This instrument was drafted by: **NORWEST** MORTGAGE

> 2051 Killebrew Drive, Suite 500 Bloomington, MN 55479-2556

Substitution Of Trustee

Whereas, a certain Deed Of Trust was executed on May 5, 1989 wherein Kenneth Jones And Hilary Jones, Husband And Wife As Joint Tenants therein called Trustor, Amfed Financial, Inc. therein called Trustee, American Federal Savings Bank therein called Beneficiary, which said Deed of Trust was recorded on May 5, 1989, Document 201409, (Book 589, Page 635), of official county records, Douglas County, Nevada, and Whereas, the Beneficiary has elected to, and does hereby elect to substitute: Norwest Bank Nevada, N.A. to serve as Trustee for in the place and stead of Amfed Financial, Inc., Trustee named in said Deed of Trust; The said Norwest Mortgage, Inc. is hereby authorized to and shall succeed to all powers, duties, authority and title of the Trustee named in the said Deed of Trust; as though originally named therein as trustee.

January 8, 1999

BENEFICIARY:

Norwest Bank Nevada, N.A.*

* f.k.a. American Federal Savings Bank, Fsb, by amendment of charter and mergers.

President/Real Estate William J. Goetz, Asst

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of January 8, 1999 by William J. Goetz, Assistant Vice President/Real Estate, of Norwest Bank Nevada, N.A.*, a corporation under the laws of the United States, on behalf of the corporation.

> LIA DIAS ABEYGUNAWARDENA } NOTARY PUBLIC - MINNESOTA My Commission Expires Jan. 31, 2000

~~~~~Full Reconveyance

Norwest Bank Nevada, N.A., as Trustee under the Deed of Trust Executed by Kenneth Jones And Hilary Jones, Husband And Wife As Joint Tenants as Trustor, and recorded May 5, 1989, as Document 201409, in Book 589, Page 635, of Official Records in the Office of the County Recorder of Douglas County, Nevada, having been requested in writing by the holder of the obligation secured by said Deed of Trust, to reconvey the estate granted to Trustee under said Deed of Trust, does hereby reconvey to the person or persons legally entitled thereto, without warranty, all the estate, title and interest acquired by Trustee under said Deed of Trust.

Dated: January 8, 1999

Norwest Bank Nevada, N.A.

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of January 8, 1999 by William J. Goetz, Assistant Vice President/Real Estate, of Norwest Bank Nevada, N.A., a corporation under the laws of the United States, on behalf of the corporation.

LIA DIAS ABEYGUNAWARDENA

NOTARY PUBLIC - MINNESOTA

ly Commission Expires Jan. 31, 2000

When Recorded Return To: Kenneth And Hilary Jones 2952 Santa Inez Dr. Minden, Nv 89423 1968848/SRD

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