



WHEN RECORDED MAIL TO: Norwest Bank Arizona, N.A., 16454 N. 28th Ave., Phoenix, AZ 85023
Customer #8250018031 - NV Attn: A. MacWilliams MS 9124

SUBSTITUTION OF TRUSTEE

The undersigned, Mary Osborn authorized representative of Norwest Bank Nevada, National Association successor in interest to Norwest Bank Nevada, F.S.B. formerly known as American Federal Savings Bank, F.S.B. as owner and holder of the Note secured by Deed of Trust dated on January 7, 1995 made by J. Thomas Sanner and Susan G. Sanner, Husband and Wife as Joint Tenants, Trustor, to American Federal Savings Bank, F.S.B., Beneficiary, which Deed of Trust was recorded on January 12, 1995 as, Book 0195, Page 1739, Document No. 354270 of Official Records, Douglas County, Nevada, hereby substitutes Norwest Bank Nevada, National Association as Trustee in lieu of the Trustee therein.

Dated 12th day of January, 1999.

Norwest Bank Nevada, National Association successor in interest to Norwest Bank Nevada, F.S.B. formerly known as American Federal Savings Bank, F.S.B.

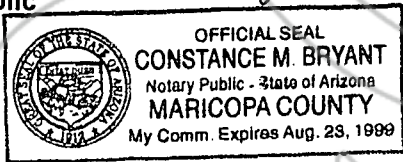
BY: Mary Osborn
Authorized Representative
Mary Osborn

STATE OF Arizona)
) SS:
COUNTY OF Maricopa)

On this 12th day of January 1999, appeared before me, a Notary Public who acknowledged that Mary Osborn executed the above instrument and who acknowledged that he/she is an Authorized Representative of Norwest Bank Nevada, National Association.

Constance M. Bryant
Notary Public

8-23-99
My Commission Expires



REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 JAN 20 P12:08

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LINDA SLATER
RECORDER
\$1.00 PAID K2 DEPUTY