

This instrument was drafted by:



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

Substitution Of Trustee


Whereas, a certain Deed Of Trust was executed on **November 22, 1978** wherein **Albert J. Cogozzo And Angela R. Cogozzo** therein called Trustor, **First Financial Service Corporation, A Nevada Corporation** therein called Trustee, **First Federal Savings And Loan Association Of Nevada** therein called Beneficiary, which said Deed of Trust was recorded on **November 29, 1978**, Document **27704**, (Book **1178**, Page **1604**), 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 **First Financial Service Corporation, A Nevada Corporation**, 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 25, 1999

BENEFICIARY:

Norwest Bank Nevada, N.A.*

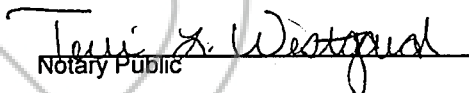
* f.k.a. First Federal Savings And Loan Association Of Nevada, by amendment of charter and mergers.


Kathryn L. Revord, Asst. Vice President/Real Estate

State of Minnesota }
County of Hennepin }

The foregoing instrument was acknowledged before me this date of **January 25, 1999** by Kathryn L. Revord, 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.



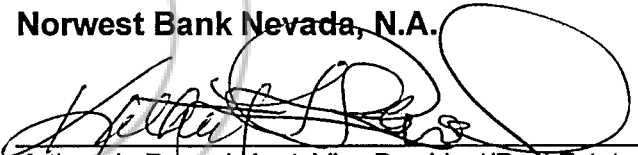

Notary Public

Full Reconveyance

Norwest Bank Nevada, N.A., as Trustee under the Deed of Trust Executed by **Albert J. Cogozzo And Angela R. Cogozzo** as Trustor, and recorded **November 29, 1978**, as Document **27704**, in Book **1178**, Page **1604**, 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 25, 1999**

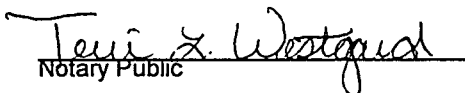
Norwest Bank Nevada, N.A.


Kathryn L. Revord, Asst. Vice President/Real Estate

State of Minnesota }
County of Hennepin }

The foregoing instrument was acknowledged before me this date of **January 25, 1999** by Kathryn L. Revord, 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.




Notary Public

When Recorded Return To:
Albert And Angela Cogozzo
268 Beverly Way
Gardnerville, Nv 89410

1967842/SRD

REQUESTED BY
Norwest Mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 JAN 28 P1:30

0459820

LINDA SLATER
RECORDER

BK0199PG5549

\$10.00 PAID *Ge* DEPUTY