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This instrument was drafted by:



Substitution Of Trustee

Whereas, a certain Deed Of Trust was executed on December 2, 1993 wherein Robert I. Bonner And Mary A. Bonner, Husband And Wife As Joint Tenants therein called Trustor, Americorp Financial, Inc. therein called Trustee, American Federal Savings Bank, A Federal Savings Bank therein called Beneficiary, which said Deed of Trust was recorded on December 8, 1993, Document 324461, (Book 1293, Page 1634), 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 Americorp 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.

February 22, 1999

BENEFICIARY:

Norwest Bank Nevada, N.A.*

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

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

Statè of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of February 22, 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.

AMY M. ALEXANDER 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 Robert I. Bonner And Mary A. Bonner, Husband And Wife As Joint Tenants as Trustor, and recorded December 8, 1993, as Document 324461, in Book 1293, Page 1634, 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: February 22, 1999

Norwest Bank Nevada, N.A

Asst. Vice President/Real Estate

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of February 22, 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.

When Recorded Return To: **Robert And Mary Bonner** 16326 Chuckwagon San Antonio, TX 78247 1970345/Ic

AMY M. ALEXANDER

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NOTARY PUBLIC - MINNESOTA

My Commission Expires Jan. 31, 2000

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RECORDER .PAIDK 2 DEPUTY

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

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