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 July 23, 1992, wherein Gary R. James And Joanne L. James, Husband And Wife As Joint Tenants, therein called Trustor, Home Trustee, Inc., A Nevada Corp. therein called Trustee, Primerit Bank, Federal Savings Bank therein called Beneficiary, which said Deed of Trust was recorded on July 24, 1992, Document 284204, (Book 792, Page 4253), of official county records, Douglas County, Nevada, and Whereas, the Beneficiary has elected to, and does hereby elect to substitute: Norwest Mortgage, Inc. to serve as Trustee for in the place and stead of Home Trustee, Inc., A Nevada Corp., 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.

March 29, 1999

BENEFICIARY:

Norwest Mortgage, Inc.

upith I. Nybeck, Assistant Secretary

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of **March 29, 1999** by Judith I. Nybeck, Assistant Secretary, of Norwest Mortgage, Inc., a corporation under the laws of California, on behalf of the corporation.

TERRI L. WESTGARD

NOTARY PUBLIC - MINNESOTA

My Commission Expires Jan. 31, 2000

Notary Public X. Woodgust

Full Reconveyance

Norwest Mortgage, Inc. as Trustee under the Deed of Trust Executed by Gary R. James And Joanne L. James, Husband And Wife As Joint Tenants as Trustor, and recorded July 24, 1992, as Document 284204, in Book 792, Page 4253, 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: March 29, 1999

Norwest Mortgage, Inc.

Judith I. Nybeck, Assistant Secretary

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of **March 29, 1999** by Judith I. Nybeck, Assistant Secretary, of Norwest Mortgage, Inc., a corporation under the laws of California, on behalf of the corporation.

TERRI L. WESTGARD

NOTARY PUBLIC - MINNESOTA

My Commission Expires Jan. 31, 2000

When Recorded Return To:
Gary And Jodi James
P. O. Box 2117
Dayton, NV 89403
1986611/lc

Notary Public & Wortgred

NOMWEST MONTGAGE
IN OFFICIAL RECOIDS OF
DOUGLAS CO. HEVADA

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LINDA SLATER
RECORDER
PAID DEPUTY