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WHEN RECORDED, MAIL TO:
Norwest Mortgage, Inc.
Suite 500
2051 Killebrew Drive
Bloomington, Minnesota 55479-2555

NHD #: 781-08-0107
Norwest Loan #1990774

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Nevada Housing Division is the owner and holder of the Note secured by the following Deed of Trust: **Trustor:** William E. Post & Janice L. Post, Husband & Wife, **Trustee:** National Community Advisors, Inc., a Florida Corp., **Beneficiary:** The Kissell Company, **Dated:** 10/30/78, **Recorded:** 11/9/78, **Instrument No.:** 27185, **Book:** 1178, of Official Records of Douglas County, Nevada, hereby substitutes Norwest Mortgage, Inc. a s **Trustee** in lieu of the above named Trustee under said Deed of Trust. Page: 615

Norwest Mortgage, Inc. hereby accepts said appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, Nevada Housing Division and Norwest Mortgage, Inc. have caused these presents to be executed by their duly authorized officer, dated May 3, 1999.

NEVADA HOUSING DIVISION
(Owner)

Norwest Mortgage, Inc.
(Trustee)

By: Jackie Seibold
Jackie Seibold
Loan Administration Officer

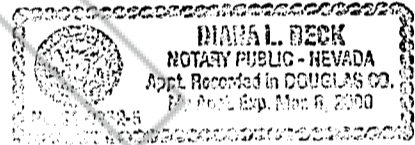
By: Anthony T. Franke
Anthony T. Franke, Asst. Vice President

By: Judith I. Nybeck
Judith I. Nybeck, Asst. Secretary

STATE OF NEVADA)
CARSON CITY)

On May 3, 1999, before me, a Notary Public within and for said Carson City, personally appeared Jackie Seibold, to me personally known who, being duly sworn did say that she is the Loan Administration Officer of the Nevada Housing Division named in the foregoing instrument and acknowledged that she executed the same.

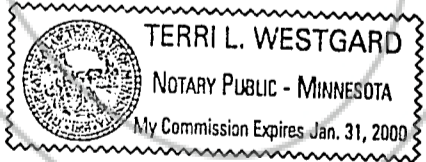
Diana L. Beck
Notary Public



STATE OF Minnesota)
COUNTY OF Hennepin)

On May 22, 1999, before me, the undersigned, a Notary Public in and for said State, personally appeared Judith I. Nybeck, Asst. Sec. and Anthony T. Franke, Asst. VP of Norwest Mortgage, Inc. known to me to be the officers of the corporation that executed the within instrument, and known to me to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

Terri L. Westgard
Notary Public



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

'99 MAY 27 A9:47

0468926

LINDA SLATER
RECORDER
PAID 10.00 DEPUTY

BK0599PG5464