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This instrument was drafted by:



A WELLS FARGO Company
2051 Killebrew Drive, Suite 500
Bloomington, MN 55479-2556

Substitution Of Trustee

Whereas, a certain Deed Of Trust was executed on **September 6, 1994** wherein **Andrew J Pavell And Sara P Pavell, 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 **September 13, 1994**, Document **345954**, (Book **0994**, Page **1786**), 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.

June 21, 1999

BENEFICIARY:

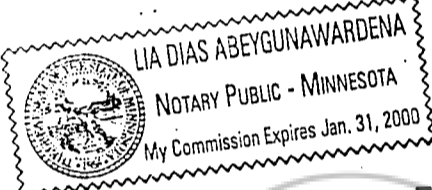
Norwest Bank Nevada, N.A.*

* 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

State of Minnesota }
County of Hennepin }

The foregoing instrument was acknowledged before me this date of **June 21, 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 **Andrew J Pavell And Sara P Pavell, Husband And Wife As Joint Tenants** as Trustor, and recorded **September 13, 1994**, as Document **345954**, in Book **0994**, Page **1786**, 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.

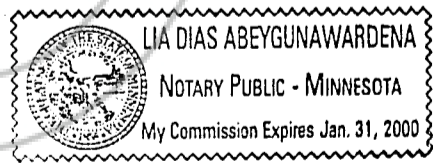
Dated: **June 21, 1999**

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 **June 21, 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:
Andrew And Sara Pavell
2975 Santa Maria Dr
Minden, NV 89423
1971110/gl

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

'99 JUN 28 A10:20

0471156

BK0699PG5515

LINDA SLATER
RECORDER
10 PAID *KJ* DEPUTY