This instrument was drafted by:



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

Substitution of Trustee

July 13, 1999

Whereas, a certain Deed Of Trust was executed on February 24, 1994, wherein William J Lloyd, Jr. And Cheri B Lloyd, Husband And Wife 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 March 7, 1994 as Document 331712, (Book 0394, Page 1140), 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.

BENEFICIARY:

Norwest Mortgage, Inc.*

*As attorney in fact on behalf of PriMerit Bank, Federal Savings Bank pursuant to a Limited Power of Attorney, dated June 7, 1996 and filed in the office of the Douglas County Recorder on October 22, 1996 as Document Number 399203 in Book 1096 and Page 3661.

Judith I. Nybeck, Assistant Secretary

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of **July 13, 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

Full Reconveyance

Norwest Mortgage, Inc. as Trustee under the Deed of Trust Executed by William J Lloyd, Jr. And Cheri B Lloyd, Husband And Wife as Trustor, and recorded March 7, 1994, as Document 331712, in Book 0394, Page 1140, 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: **July 13, 1999**

Norwest Mortgage, Inc.

ugith I. Nybeck, Assistant Secretary

State of Minnesota County of Hennepin

The foregoing instrument was acknowledged before me this date of **July 13, 1999** by Judith I. Nybeck, Assistant Secretary, of Norwest Mortgage, Inc., a corporation under the laws of California, on behalf of the corporation.

When recorded return to:
William And Cheri Lloyd
741 Aspen Trail
Reno, NV 89509
1993315/gl

TERRI L. WESTGARD

NOTARY PUBLIC - MINNESOTA

My Commission Expires Jan. 31, 2000

Notary Public Wostquel

NOFICIAL RECORDS OF SEPTEMBERS CO. NEVADA

99 JUL 19 A11:17

0472714 BK0799PG3049 INDA SLATER
RECORDER
PAID (2 DEPUTY