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DJL 4050058-9  
99131053-SA  
United Title dba  
Chicago Title  
201 W. Liberty  
Reno, NV 89501

**NEVADA SUBSTITUTION OF TRUSTEE  
AND DEED OF RECONVEYANCE**

NORTHERN LIFE INSURANCE COMPANY, a Washington Corporation, the Owner and Holder of the Note secured by the Deed of Trust (hereinafter "Security Instrument") dated AUGUST 1, 1994, made by CONSTANCE J. TERRY as Trustor, to STEWART TITLE as Trustee, for the benefit of SKOFED MORTGAGE FUNDING CORPORATION as Beneficiary, which Security Instrument was recorded on AUGUST 4, 1994, A.D., in the Office of the County Recorder of DOUGLAS County, State of NEVADA in Book 0894 Page 0573 as Document No. 343226 hereby substitutes NORTHERN LIFE INSURANCE COMPANY, as Trustee in lieu of the above named Trustee under said Security Instrument.

NORTHERN LIFE INSURANCE COMPANY hereby accepts said appointment as Trustee under said Security Instrument and, as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Security Instrument, does hereby reconvey to the present holders of equitable title to said real property, but without warranty, express or implied, all the estate, title and interest now held by it under said Security Instrument.

IN WITNESS WHEREOF, said Owner and Holder has caused this instrument to be executed by its duly authorized officer April 9, 1999, A.D.

NORTHERN LIFE INSURANCE COMPANY

{"Owner and Holder" and "Trustee" }

SEAL

By: *Steven G. Norcutt*  
STEVEN G. NORCUTT, ASSISTANT TREASURER

STATE OF MINNESOTA    )  
                                      ) SS:  
COUNTY OF HENNEPIN    )

On April 9, 1999 before me, the undersigned, a Notary Public in and for said State, personally appeared STEVEN G. NORCUTT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

SIGNATURE *Bret A. Brunner*  
BRET A. BRUNNER, NOTARY PUBLIC

THIS INSTRUMENT PREPARED BY:  
Stephen G. Gallaher, Counsel  
Principal Residential Mortgage, Inc.  
WHEN RECORDED MAIL TO:  
Principal Residential Mortgage, Inc.  
ATTN: Release H-9  
711 High St, Des Moines, IA 50392-0665



REQUESTED BY  
**UNITED TITLE OF NEVADA**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'99 AUG 10 P3:30

LINDA SLATER  
RECORDER  
10<sup>50</sup> PAID K2 DEPUTY