Recording Requested By: Norwest Mortgage, Inc.

When Recorded Return To:

Alexander Wagner 1087 Daphne Čt. Minden, Nv 89423

11____

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Norwest Mortgage, Inc. #:1972690 "WAGNER" Lender ID:K01/001/1972690 Douglas, Nevada

NORWEST BANK NEVADA, N.A. F/K/A AMERICAN FEDERAL SAVINGS BANK is the Owner and Holder of the Note secured by the Deed of Trust dated 03/15/95, made by ALEXANDER R WAGNER AND MICHELE M WAGNER, HUSBAND AND WIFE AS COMMUNITY PROPERTY as Trustor, with AMERICORP FINANCIAL, INC. as Trustee, for the benefit of AMERICAN FEDERAL SAVINGS BANK as Beneficiary, which said Deed of Trust was recorded on 03/17/95 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 358187 Book 0395, Page 2667, wherein said Owner and Holder hereby substitutes NORWEST MORTGAGE, INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

996 Sunnycrest Dr, Carson City, NV, 89705 Property Address:

IN WITNESS WHEREOF, NORWEST BANK NEVADA, N.A. F/K/A AMERICAN FEDERAL SAVINGS BANK as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Norwest Bank Nevada, N.A. f/k/a American Federal Savings Bank September 10, 1999

ellkhil By:

ASST. V.P./REAL ATTOUL NYBECK.

ESTATE

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.

By NORWEST MORTGAGE, INC On September 10, 1999 INC. as Trustee

September 10,

m

JUDITA I. NYBECK, ASST. SECRETARY

STATE OF Minnesota COUNTY OF Hennepin

ON September 10, 1999, before me, the undersigned, a Notary Public in and for Hennepin County, in the State of Minnesota, personally appeared Judith I. Nybeck, Asst. V.P./Real Estate, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name is subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signatures on the instrument the person(s), or the entity upon which the person(s) acted, executed the instrument executed the instrument.

refell Notary Public Notary Expires

WILLIAM J. GOETZ NOTARY PUBLIC-MINNESOTA My Commission Expires Jan. 31, 2000

(This area for notarial seal)

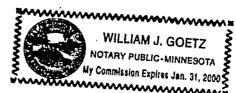
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Page 2 Substitution of Trustee and Full Reconveyance

STATE OF Minnesota COUNTY OF Hennepin

ON September 10, 1999, before me, the undersigned, a Notary Public in and for Hennepin County, in the State of Minnesota, personally appeared Judith I. Nybeck, Asst. Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name is subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signatures on the instrument the person(s), or the entity upon which the person(s) acted, executed the instrument.

Notary Public Notary Expires: 0//31/2000



(This area for notarial seal)

Norwest Mortgage, Inc. 2051 Killebrew Dr Ste 500, Bloomington, MN 55425

SEW-19990910-0002 NVDOUGL DOUGLAS NV BAT: 311/1972690 KXNVSBR1

Norwest mortsos C IN OFFICIAL RECORDS OF DOUGLAS COLHEVADA

1999 SEP 16 PM 2: 18

0476711 BK0999PG3117 LINDA SLATER
RECORDER

\$1/ PAID. K2 DEPUTY