

APN 1220/15/210073

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: Edward Mark Risco & Janet Risco, Husband & Wife as Joint Tenants, Trustee: Home Trustee, Inc., Beneficiary: Primerit Bank, Federal Savings Bank, Dated: 12/11/90, Recorded: 12/31/90, Instrument No.: 242002, Book: 1290,\* of Official Records of Douglas County, Nevada, hereby substitutes Norwest Mortgage, Inc. as Trustee in lieu of the above named Trustee under said Deed of Trust.

\*Page 4030 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 November 17, 1999.

NEVADA HOUSING DIVISION (Owner)

Norwest Mortgage, Inc. (Trustee)

By: Jackie Seibold Loan Administration Officer

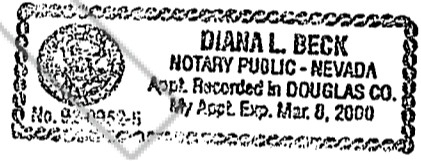
By: Anthony T. Franke, Asst. Vice President

By: William J. Goetz, Asst. Secretary

STATE OF NEVADA CARSON CITY

On November 17, 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.

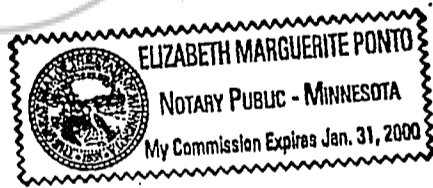
[Signature] Notary Public



STATE OF Minnesota COUNTY OF Hennepin

On November 24, 1999, before me, the undersigned, a Notary Public in and for said State, personally appeared Anthony T. Franke, Asst. V.P. and William J. Goetz, Asst. Secretary 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.

[Signature] Elizabeth Marguerite Ponto Notary Public



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

1999 NOV 29 AM 9: 57

LINDA SLATER RECORDER

\$10 PAID DEPUTY

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BK 1199PG4589