

APN 03-131-05

SUBSTITUTION OF TRUSTEE

NORWEST FINANCIAL UTAH INC., a Utah Corporation, are the Owners and Holders of the Note secured by the Deed of Trust, dated March 17, 1997 made by EDWARD FRUEND and DANA FRUEND, husband and wife as joint tenants

FIRST AMERICAN TITLE CO. OF NEVADA, a Nevada Corporation, Trustee of the benefit of NORWEST FINANCIAL UTAH INC., which Deed of Trust was recorded in the Office of the County Recorder of LINCOLN County, Nevada in Book 127, Page 558, as File No. 108904, hereby substitutes NORWEST FINANCIAL UTAH, INC., a Utah Corporation, Trustee in lieu of the above named Trustee under said Deed of Trust.

IN WITNESS WHEREOF, the undersigned have caused these presents to be executed by them, this day of

STATE OF UTAH County of WASHINGTON

NORWEST FINANCIAL UTAH, INC.

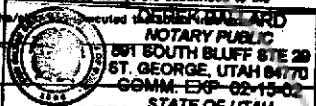
On 12/5/00 personally appeared before me, a Notary Public, Luann Hutchin

[Signature]

personally known or proved to me to be the persons whose names are subscribed to the above instrument, who acknowledged that they executed the same for the purposes and consideration therein expressed

It's CSR

Notary Public My Commission expires: 2-15-02



DEED OF RECONVEYANCE

NORWEST FINANCIAL UTAH, 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 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, the undersigned has caused these presents to be executed by them, this day of

STATE OF UTAH County of WASHINGTON

NORWEST FINANCIAL UTAH, INC.

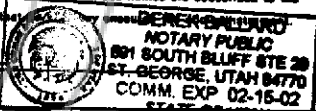
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personally known or proved to me to be the persons whose names are subscribed to the above instrument, who acknowledged that they executed the same for the purposes and consideration therein expressed

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RECORDING REQUESTED BY:

COW COUNTY TITLE CO. Order No.: 19018309 WHEN RECORDED MAIL TO:

COW COUNTY TITLE CO. P.O. BOX 1608 TONOPAH, NV 89049

SPACE BELOW THIS LINE FOR RECORDER'S USE

No. 115849 FILED AND RECORDED AT REQUEST OF COW COUNTY TITLE JANUARY 12, 2001 AT 01 MINUTES PAST 2 O'CLOCK P. M. IN BOOK 152 OF OFFICIAL RECORDS, PAGE 109 LINCOLN COUNTY, NEVADA

[Signature] COUNTY RECORDER