



SUBSTITUTION OF TRUSTEE

STATE OF IOWA)
) ss:
COUNTY OF POLK)

KNOW ALL MEN BY THESE PRESENTS, that whereas Norwest Financial Acceptance, Inc., ("Norwest") is the owner and holder of a certain Note executed by ADALBERTO R. VELEZ AND OLGA N. VELEZ, together with a Deed of Trust securing the payment of said Note to THE CIT GROUP/CONSUMER FINANCE, INC., as Trustee for Norwest, which is duly recorded in Document No. 95042055 in the Office of the Register of

Deeds for COOK County, Illinois, as described as: LOT 77 IN THE SUBDIVISION OF THE NORTH 1/4 OF THE SOUTH 1/4 OF THE WEST 1/3 OF THE NORTHEAST 1/4 OF SECTION 35, TOWNSHIP 400 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PIN 13-35-221-013
a/k/a 3547 W SHAKESPEARE AV, CHICAGO, IL 60647. and

WHEREAS, in accordance with authority vested in the owner and holder of said Note and Deed of Trust, Norwest elects to substitute Faye L. Kunz as Trustee therein,

NOW THEREFORE, pursuant to the authority contained in the aforesaid Deed of Trust, Norwest, holder and owner of the Note above-mentioned, together with the Deed of Trust securing the payment of same, does hereby name, appoint and substitute Faye L. Kunz as Successor Trustee in said Deed of Trust, the said Faye L. Kunz being hereby vested with all the power and authority to exercise and discharge at any time hereafter all the powers, duties and rights conferred upon the Trustee in said Deed of Trust by the terms and provisions thereof or by the general law.

IN WITNESS WHEREOF, the said Norwest has caused this instrument to be executed in its name by its proper officers, and has caused its corporate seal to be affixed hereto, all on this 12TH day OCTOBER, 1998

NORWEST FINANCIAL ACCEPTANCE, INC.
Assignee of: THE CIT GROUP

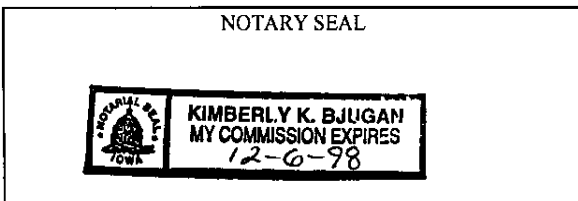
By Stan A. Schultz
Stan A. Schultz, Vice President

By Faye L. Kunz
Faye L. Kunz, Secretary

STATE OF IOWA, COUNTY OF POLK) ss:

I, Kimberly K. Bjugan, a Notary Public, do hereby certify that Stan A. Schultz and Faye L. Kunz appeared before me on this day and acknowledged that they are the Vice President and Secretary, respectively, of Norwest Financial Acceptance, Inc., an Iowa corporation, and that by authority duly given and as the act of the corporation, the foregoing instrument was signed in its name by its President, sealed with its corporate seal, and attested by its Secretary.

Witness my notarial seal this the 12TH day of OCTOBER, 1998.



Kimberly K. Bjugan
Notary Public

Drawn by Kimberly K. Bjugan
Return to Norwest Financial Acceptance, Inc. 904 Walnut Street Suite 410, Des Moines, IA 50309

S. Y