

Recording Requested By:
Wells Fargo Home Mortgage, Inc.

When Recorded Return To:

Robert E Kunkle
P O Box 7137
South Lake Tahoe, Ca 95731

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

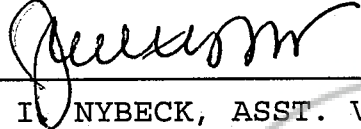


WFHM 472 #:1969809 "KUNKLE" Lender ID:K01/001/1969809 Douglas, Nevada
WELLS FARGO BANK NEVADA, N.A. F/K/A AMERICAN FEDERAL SAVINGS BANK is the Owner and Holder of the Note secured by the Deed of Trust dated 03/30/93, made by ROBERT E KUNKLE AND KAREN KUNKLE, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with AMERICORP FINANCIAL, INC. as Trustee, for the benefit of AMERICAN FEDERAL SAVINGS BANK, A FEDERAL SAVINGS BANK as Beneficiary, which said Deed of Trust was recorded on 04/02/93 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 303698 Book 493, Page 343, wherein said Owner and Holder hereby substitutes WELLS FARGO HOME MORTGAGE, INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Assessor's/Tax ID No.: 122021610137
Property Address: 1322 Cardinal Court, Gardnerville, NV, 89410

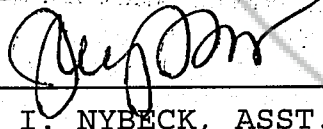
IN WITNESS WHEREOF, WELLS FARGO BANK NEVADA, N.A. F/K/A AMERICAN FEDERAL SAVINGS BANK as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Wells Fargo Bank Nevada, N.A. f/k/a
American Federal Savings Bank
On August 25, 2000

By: 
JUDITH I. NYBECK, ASST. V.P./REAL ESTATE

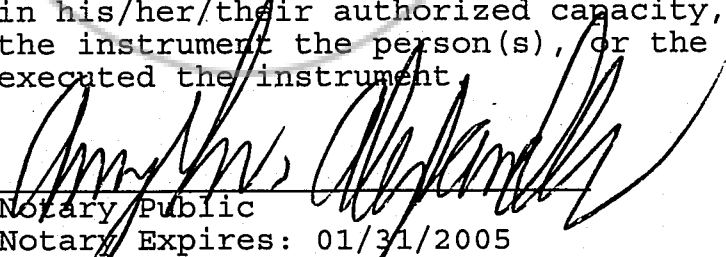
WELLS FARGO HOME MORTGAGE, INC. hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

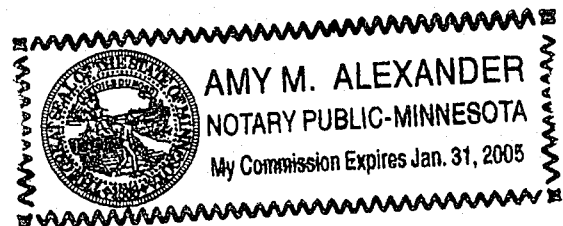
By WELLS FARGO HOME MORTGAGE, INC. as Trustee
On August 25, 2000

By: 
JUDITH I. NYBECK, ASST. SECRETARY

STATE OF Minnesota
COUNTY OF Hennepin

ON August 25, 2000, 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.


Notary Public
Notary Expires: 01/31/2005



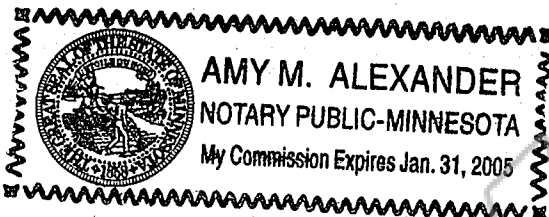
(This area for notarial seal)

STATE OF Minnesota
COUNTY OF Hennepin

ON August 25, 2000, 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.

[Handwritten Signature]

Notary Public
Notary Expires: 01/31/2005



(This area for notarial seal)

Wells Fargo Home Mortgage, Inc., 2051 Killebrew Dr. #500, Bloomington, MN 55425
GSL-20000825-0051 NVDOUGL DOUGLAS NV BAT: 4487/1969809 KXNVsBR1

[Large diagonal watermark reading "COPY" across the page]

Wells Fargo Home Mtg
OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 AUG 31 PM 2:36

LINDA SLATER, RECORDER

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BY *BK* # 11 00