Recording Requested By: Wells Fargo Home Mortgage, Inc.

When Recorded Return To:

CHERYL HORAN 1018 Sierra Vista Court Gardnerville, NV 89410

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



Charlotte 685 #:2557141 "ROBERTS" Lender ID:010001/0002557141 Douglas, Nevada WELLS FARGO HOME MORTGAGE, INC. F/K/A NORWEST MORTGAGE, INC. is the Owner and

Holder of the Note secured by the Deed of Trust dated 10/03/2000, made by CHERYL K. HORAN, AND BRUCE E. HORAN WIFE AND HUSBAND as Trustor, with FIRST AMERICAN TITLE COMPANY as Trustee, for the benefit of PROVIDENT FUNDING ASSOCIATES L.P. A CALIFORNIA LIMITED PARTNERSHIP as Beneficiary, which said Deed of Trust was recorded on 10/13/2000 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0501330 Book 1000, Page 2372, wherein said Owner and Holder hereby substitutes WELLS FARGO HOME MORTGAGE, INC. F/K/A NORWEST MORTGAGE, INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

1018 Sierra Vista COURT, Gardnerville, NV, 89410 Property Address:

IN WITNESS WHEREOF, WELLS FARGO HOME MORTGAGE, INC. F/K/A NORWEST MORTGAGE, INC. as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Wells Fargo Home Mortgage, Inc. f/k/a

Norwest Mortgage, Inc. November 27, 2000

By:

AMY HARRISON, ASST. VICE PRESIDENT

WELLS FARGO HOME MORTGAGE, INC. F/K/A 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 WELLS FARGO HOME MORTGAGE, INC. F/K/A NORWEST MORTGAGE, INC. as Trustee

November 27, 2000

AMY HARRISON, ASST. VICE PRESIDENT

STATE OF North Carolina COUNTY OF Mecklenburg

ON November 27, 2000, before me, C.D. BROWN, a Notary Public in and for the County of Mecklenburg County, State of North Carolina, personally appeared Amy Harrison, Asst. Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are 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 signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

C.D. BROWN

Notary Expires: 01/17/2005

NOTARY PUBLIC OFFICIAL SEAL C.D. BROWN MECKLENBURG COUNTY, N.C. My Commission Expires 01/17/05

JVA-20001127-0036 NVDOUGL DOUGLAS NV BAT: 110873 KXNVSBR1

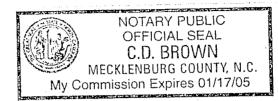
Page 2 Substitution of Trustee and Full Reconveyance

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C.D. BROWN

Notary Expires: 01/17/2005



Wells Fargo Home Mortgage, Inc. 5024 Parkway Plaza Blvd., Charlotte, NC 28217 JVA-20001127-0036 NVDOUGL DOUGLAS NV BAT: 110873/2557141 KXNVSBR1

REQUESTED BY

Wells Fargo Home Loan

IN OFFICIAL RECORDS OF

DOUGLAS CO., NEVADA

2000 DEC -4 AM 10: 35

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