Recording Requested By: Wells Fargo Home Mortgage, Inc.

When Recorded Return To:

Joseph Carter Po Box 11740 Zephyr Cove, Nv 89448

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Frederick 591 #:7878826 "CARTER" Lender ID:X32/001/0007878826 Douglas, Nevada

WELLS FARGO HOME MORTGAGE, INC. F/K/A NORWEST MORTGAGE, INC. AS ATTORNEY IN FACT FOR FIRST UNION NATIONAL BANK, AS TRUSTEE is the Owner and Holder of the Note secured by the Deed of Trust dated 08/12/1999, made by JOSEPH L. CARTER, AND BETTY J CARTER HUSBAND AND WIFE as Trustor, with FIRST AMERICAN TITLE COMPANY as Trustee, for the benefit of NORWEST MORTGAGE INC. as Beneficiary, which said Deed of Trust was recorded on 08/18/1999 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0474773 Book 0899, Page 3357, 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.

Assessor's/Tax ID No.: 05-31-311-030

Property Address: 252 Cheyenne Circle, Zephyr Cove, NV, 89448

IN WITNESS WHEREOF, WELLS FARGO HOME MORTGAGE, INC. F/K/A NORWEST MORTGAGE, INC. AS ATTORNEY IN FACT FOR FIRST UNION NATIONAL BANK, AS TRUSTEE 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. As Attorney In Fact For First Union National Bank, as Trustee On May 31, 2001

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

On May 31, 2001

By: \

AMY HARRISON ASST. VICE PRESIDENT

STATE OF North Carolina COUNTY OF Gaston

ON May 31, 2001, before me, M D WALLS, a Notary Public in and for the County of Gaston 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.

MD WALLS

Notary Expires: 01/08/2006

OFFICIAL SEAL
Notary Public - North Carolina
GASTON COUNTY
MD WALLS
My Commission Expires 01/08/06

(This area for notarial seal)

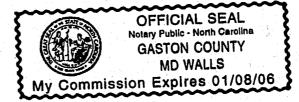
JVA-20010531-0011 NVDOUGL DOUGLAS NV BAT: 112725 KXNVSBR1

Page 2 Substitution of Trustee and Full Reconveyance

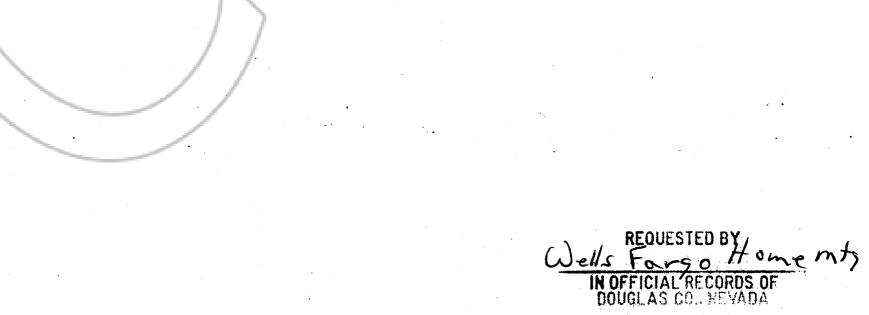
STATE OF North Carolina COUNTY OF Gaston

ON May 31, 2001, before me, M D WALLS, a Notary Public in and for the County of Gaston 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) agted, executed the instrument.

Notary Expires: 01/08/2006



(This area for notarial seal) Wells Fargo Home Mortgage, Inc. 5024 Parkway Plaza Blvd., Charlotte, NC 28217 JVA-20010531-0011 NVDOUGL DOUGLAS NV BAT: 112725/7878826 KXNVSBR1



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LINDA SLATER RECORDER PAID (DEPUTY