

Recording Requested By:
Wells Fargo Home Mortgage, Inc.

When Recorded Return To:

BYRON E HIGGINS
5455 RENO HWY
FALLON, NV 89406



Substitution of Trustee and Full Reconveyance

WFHM - CLIENT 936 #:0031966898 "HIGGINS" Lender ID:474014/0600248411 DOUGLAS, Nevada
State Street Bank is the Owner and Holder of the Note secured by the Deed of Trust Dated:
12/23/1998, made by BYRON E HIGGINS as Trustor, with as Trustee, for the benefit of
Eldorado Bank as Beneficiary, which said Deed of Trust was recorded in the Office
of the County Recorder of DOUGLAS State of Nevada, as 0199 0777 0458119 wherein
said Owner and Holder hereby substitutes GE CAPITAL MORTGAGE SERVICES, INC. as Trustee in lieu of the
above-named Trustee under said Deed of Trust.

*And Trust Company **DBA Commerce Security Bank
Property Address: 419 CENTERVILLE LN, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, State Street Bank and Trust Company, 225 Franklin Street,
Boston MA 02110 as owner and Substituted Trustee, have caused this instrument to
be executed, each in its respective interest;

STATE STREET BANK AND TRUST COMPANY
AS TRUSTEE

On AUG 22 2001

By: Paul J. Bavis
Vice President

SEAL

GE CAPITAL MORTGAGE SERVICES, 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.

0522373

BK090 | PG | 478

STATE OF Massachusetts

COUNTY OF Suffolk

AUG 22 2001

ON _____, before me, ANDRZEJ KOCZKODAN, a Notary Public in and for

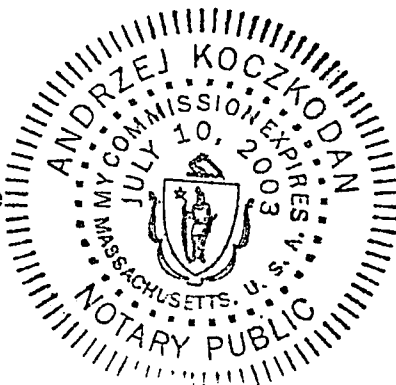
Suffolk County, in the State of

Massachusetts

, personally appeared PAUL T. BAVIS 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.

WITNESS my hand and official seal,

[Signature]
Notary Expires: _____



(This area for notarial seal)

By GE CAPITAL MORTGAGE SERVICES, INC. as Trustee
On August 15th, 2001

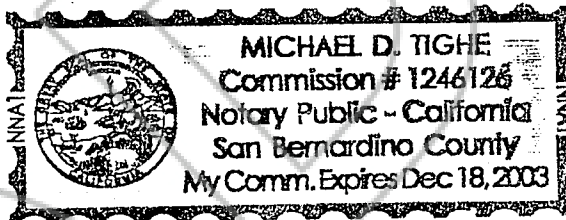
By: [Signature]
LISA HAMLETT, ASSISTANT VICE PRESIDENT

STATE OF California
COUNTY OF San Bernardino

ON _____, before me, Michael D. Tighe, a Notary Public in and for San Bernardino County, in the State of California, personally appeared LISA HAMLETT, ASSISTANT 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.

WITNESS my hand and official seal,

[Signature]
MICHAEL D. TIGHE
Notary Expires: 12/18/2003 #1246126



(This area for notarial seal)

Prepared By: KARIE MCCLAIN Wells Fargo Home Mortgage, Inc. 4185 Hallmark Parkway, MAC# 702-013, San Bernardino, CA 92407 800-572-3358

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

2001 SEP -7 AM 11: 09

LINDA SLATER
RECORDER

\$11.00 PAID K2 DEPUTY

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