

TAX ID #: 05-202-04

This instrument must be recorded in:
DOUGLAS County, NV

Recording Requested By:
WELLS FARGO HOME MORTGAGE, INC. (WF685)

When Recorded Mail To:

JAMES KERVER
641 RIVEN ROCK ROAD
ZEPHYR COVE, NV 89449

Loan #: 2992974 LPS #: 161093 Bin #: 8-27-01D

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Wells Fargo Home Mortgage, Inc. S/B/M to Western Sunrise Mortgage A/K/A Crossland Mortgage Corporation is the current holder of note dated: 01/22/1999, Original Amount: \$175000 where there was a Deed of Trust recorded 02/02/1999 as Instrument # 0460171, Book: 0299 Page: 0530, and T.D. SERVICE CO., A CA CORP. is the present Trustee under said Deed of Trust, and JAMES LEE KERVER AND MELANY L KERVER, HUSBAND AND WIFE is the trustor/grantor, and WESTERN SUNRISE A/K/A CROSSLAND MORTGAGE CORP. is the original beneficiary, and

WHEREAS, said Deed of Trust was recorded in Official Records of DOUGLAS County, NV, and

WHEREAS, the undersigned desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 641 RIVEN ROCK ROAD, ZEPHYR COVE, NV 89449

NOW THEREFORE, the undersigned beneficiary hereby substitutes Wells Fargo Home Mortgage, Inc. S/B/M to Western Sunrise Mortgage A/K/A Crossland Mortgage Corporation as Trustee under said Deed of Trust.

Wells Fargo Home Mortgage, Inc. S/B/M to Western Sunrise Mortgage A/K/A Crossland Mortgage Corporation as trustee, in accordance with provisions of said Deed of Trust, and the note having been fully satisfied, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder.

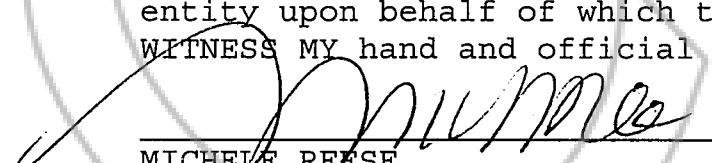
Wells Fargo Home Mortgage, Inc. S/B/M to Western Sunrise Mortgage A/K/A Crossland Mortgage Corporation
On August 29, 2001

BY 
Christina Ling, Assistant Vice President

STATE OF CA
COUNTY OF ORANGE

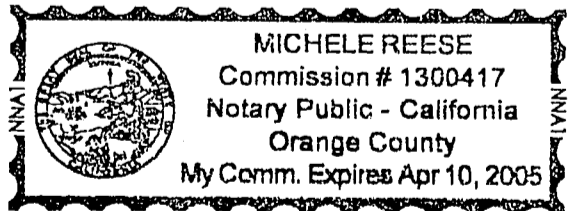
On August 29, 2001 before me, MICHELE REESE, a Notary Public in and for ORANGE County in the State of CA, personally appeared Christina Ling, Assistant Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY hand and official seal.


MICHELE REESE
Notary Public

Nevada 08/17/2001
(MIN#:)
09/07/2001\09/02/2001

Mail Tax Statement To:
JAMES KERVER, 641 RIVEN ROCK ROAD, ZEPHYR COVE, NV 89449



REQUESTED BY
Fidelity National Loan
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2001 SEP 10 AM 11:59

LINDA SLATER
RECORDER

\$10.00 PAID *KJ* DEPUTY

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BK0901PG2153