Tax ID: 1420-27-401-003

Recording Requested By / Return To: JAMES D PAYNE 1409 Kim Place, MINDEN, NV 89423 90350 6979237

Mail Tax Statements to: JAMES D PAYNE, 1409 Kim Place, MINDEN, NV 89423

Substitution Of Trustee And Full Reconveyance

The undersigned, being the current beneficiary and holder of that certain Deed of Trust described as follows:

Original Beneficiary: NORWEST MORTGAGE INC Original Trustor: JAMES D PAYNE, JEANE U PAYNE

Recorded in Douglas County, Nevada, on 07/08/98 as Instrument # 0443828 on Book 0798 on Page 1290

Date of deed of trust: 07/01/98 Amount of deed of trust: \$100000.00 Tax ID: 1420-27-401-003

Trustee: FIRST AMERICAN TITLE COMPANY

hereby substitutes WELLS FARGO HOME MORTGAGE INC FKA NORWEST MORTGAGE INC, a California corporation as trustee under said Deed of Trust.

NOW THEREFORE, the undersigned substituted trustee of the above described instrument, in consideration of full payment and satisfaction of the debt secured thereunder, and upon the written instructions of the beneficiary, hereby reconveys, releases, and discharges the deed of trust and instructs the clerk or recorder to enter satisfaction of and cancel of record the deed of trust.

Dated: 11/15/2001

Wells Fargo Home Mortgage, Inc.

F/K/A Norwest Mortgage, Inc.

By:

K.E. Palmer, Jr

Vice President

State of California

County of Santa Clara

On 11/15/2001, before me, the undersigned, a Notary Public for said County and State, personally appeared K.E. Palmer, Jr., personally known to me to be the person that executed the foregoing instrument, and acknowledged that he is Vice President of

Wells Fargo Home Mortgage, Inc.,

and that he executed the foregoing instrument pursuant to a resolution of

its board of directors and that such execution was done as the free act and deed of

Wells Fargo Home Mortgage, Inc..

Notary: Kim Gorman

My Commission Expires January 11, 2002

KIM GORMAN
—COMM.1169006
NOTARY PUBLIC - CALIFORNIA

NOTARY PUBLIC - CALIFORNIA
SANTA CLARA COUNTY
My Comm. Expires JAN. 11, 2002

Prepared by: E. N. Harrison

Peelle Management Corporation, P.O. Box 1710, Campbell, CA 95009 (408)866-6868

LN# 6979237 P.I.F.: 11/01/01

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REQUESIEU BY

IN OFFICIAL RECORDS OF DOUGLAS CO. HEVADA

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