TAX ID #: +00005242270

This instrument must be recorded in: DOUGLAS County, NV

Recording Requested By:

(WF591) WELLS FARGO HOME MORTGAGE, INC.

When Recorded Mail To:

THOMAS GERKEN PO BOX 10798

ZEPHYR COVE, NV 89448

Loan #: 5067435

LPS #: 262321

Bin #: 12-10-01F

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc. is the current holder of note dated: 07/28/1999, Original Amount: \$200000 where there was a Deed of Trust recorded 07/30/1999 as Instrument # 0473561, Book: 0799 Page: 5704, and UNITED TITLE OF NEVADA is the present Trustee under said Deed of Trust, and THOMAS E GERKEN and ANNE GERKEN, HUSBAND AND WIFE is the trustor/grantor, and NORWEST MORTGAGE, INC. 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: 440 ELKS AVENUE, ZEPHYR COVE, NV 89448

NOW THEREFORE, the undersigned beneficiary hereby substitutes Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc. as Trustee under said Deed of Trust.

Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc. 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. f/k/a Norwest Mortgage, Inc. On December 11, 2001

Suzanne Gonzalez Asst. Secretary

STATE OF CA

COUNTY OF Orange

On December 11, 2001 before me, Jeannine Sullivan, a Notary Public in and for Orange County in the State of CA, personally appeared Suzanne Gonzalez, Asst. Secretary, 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.

Jeannine Sullivan Notary Public

Nevada 12/05/2001

(MIN#:)

12/26/2001\12/21/2001

Mail Tax Statement To:

THOMAS GERKEN, 440

ELKS AVENUE, ZEPHYR COVE, NV 89448

JEANNINE SULLIVAN Commission # 1324830 ary Public - California **Orange County** My Comm. Expires Oct 12, 2005

2002 JAN -4 PM 2: 09

LINDA SLATER RECORDER

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