Recording Requested By: Wells Fargo Home Mortgage, Inc.

When Recorded Return To:

بالمنتخ

WELLS FARGO HOME MORTGAGE, INC 2051 KILLEBREW DRIVE SUITE 500 BLOOMINGTON, MN 55425

Substitution of Trustee and Full Reconveyance

WFHM - CLIENT 472 #:1969796 "RIGGS" Lender ID:800801/1270235506 DOUGLAS, Nevada Wells Fargo Bank Nevada, N.A. f/k/a American Federal Savings Bank is the Owner and Holder of the Note secured by the Deed of Trust Dated: 03/19/1993, made by STEVEN W RIGGS AND ANN O RIGGS HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP as Trustor, with AMERICORP FINANCIAL, INC. as Trustee, for the benefit of AMERICAN FEDERAL SAVINGS BANK, A FEDERAL SAVINGS BANK as Beneficiary, which said Deed of Trust was recorded 03/31/1993 in the Office of the County Recorder of DOUGLAS State of Nevada, in Book/Reel/Liber: 393 Page/Folio: 6434 as Instrument No.: 303514 wherein said Owner and Holder hereby substitutes WELLS FARGO HOME MORTGAGE, INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1920 GLENBROOK ROAD, GLENBROOK, NV 89413

IN WITNESS WHEREOF, Wells Fargo Bank Nevada, N.A. f/k/a American Federal Savings Bank 2051 KILLEBREW DRIVE, SUITE 500, BLOOMINGTON, MN 55425 as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

On March 13th, 2002

Wells Fargo Bank Nevada, N.A. f/k/a American Federal Savings Bank

JUDITH I. NYBECK, Assistant Vice

President/Real Estate

STATE OF Minnesota COUNTY OF Hennepin

ON March 13th, 2002, before me, the undersigned, a Notary Public in and for Hennepin County, in the State of Minnesota, personally appeared JUDITH I. NYBECK, Assistant Vice President/Real Estate, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name is 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(s) on the instrument the person(s), or the entity upon which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Nøtary Public Notary Expires: / JOEL W. BERG
NOTARY PUBLIC-MINNESOTA
My Commission Expires Jan. 31, 2006

(This area for notarial seal)

WELLS FARGO HOME 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 pesons legally entitled thereto all estate now held by it under said Deed of Trust.

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Substitution of Trustee and Full Reconveyance - Page 2 of 2

By WELLS FARGO HOME MORTGAGE, INC. as Trustee On March 13th, 2002

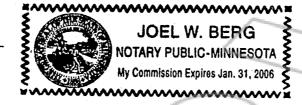
JUDITH I. NYBECK, ASST SECRETARY

STATE OF Minnesota COUNTY OF Hennepin

ON March 13th, 2002, before me, the undersigned, a Notary Public in and for Hennepin County, in the State of Minnesota, personally appeared JUDITH I. NYBECK, ASST SECRETARY, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name is 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(s) on the instrument the person(s), or the entity upon which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Notary Public Notary Expires: /



(This area for notarial seal)

Prepared By: SAKURA CHAN Wells Fargo Home Mortgage, Inc. 2051 Killebrew Drive, Suite 500, Bloomington, MN 55425 800-288-3212



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REQUESTED BY

Wells Forgo Homo mtg

IN OFFICIAL RECORDS OF

DOUGLAS CO. NEVADA

2002 MAR 19 AM 9: 30

LINDA SLATER
RECORDER

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BK 0302 PG 06397