

010801761

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  
GE CAPITAL MORTGAGE SERVICES, INC. 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 STEWART TITLE OF DOUGLAS COUNTY as  
Trustee, for the benefit of ELDORADO BANK DBA COMMERCE SECURITY BANK as Beneficiary, which said Deed  
of Trust was recorded 01/06/1999 in the Office of the County Recorder of DOUGLAS State of Nevada, in  
Book/Reel/Liber: 0199 Page/Folio: 0777 as Instrument No.: 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.

Property Address : 419 CENTERVILLE LN, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, GE CAPITAL MORTGAGE SERVICES, INC. 4185 HALLMARK PARKWAY, SAN  
BERNARDINO, CA 92407 as owner and Substituted Trustee, have caused this instrument to be executed, each in  
its respective interest;

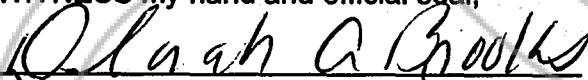
On March 22nd, 2002  
GE CAPITAL MORTGAGE SERVICES, INC.

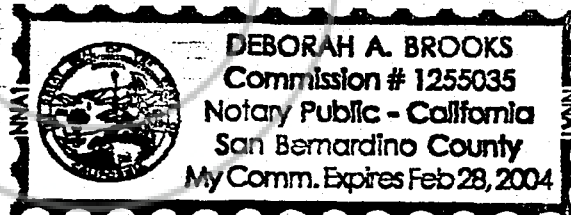
By:   
ERIC OCAMPO, Assistant Vice  
President

STATE OF California  
COUNTY OF San Bernardino

ON March 22nd, 2002, before me, Deborah A. Brooks, a Notary Public in and for San Bernardino County, in the  
State of California, personally appeared ERIC OCAMPO, 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,

  
DEBORAH A. BROOKS  
Notary Expires: 02/28/2004 #1255035



(This area for notarial 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.

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