

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 <u>March 22nd, 2002</u> GE CAPITAL MORTGAGE SERVICES, INC.

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

DEBORAH A. BROOKS
Commission # 1255035
Notary Public - California
San Bernardino County
My Comm. Expires Feb 28, 2004

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

\*MCCLAIW\*03/22/2002 04:12:57 PM\*WFMB01WFMB0000000000000000024745\*NVDOUGL\*0031966898 NVSTATE\_TRUST\_SUB \*

Substitution of Trustee and Full Reconveyance - Page 2 of 2 By GE CAPITAL MORTGAGE SERVICES, INC. as Trustee On March 22nd, 2002

PITSWART ARTPHACHON, ASSISTANT VICE PRESIDENT

STATE OF California **COUNTY OF San Bernardino** 

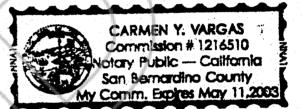
ON March 22nd, 2002, before me, Carmen Y. Vargas, a Notary Public in and for San Bernardino County, in the State of California, personally appeared PITSWART ARTPHACHON, ASSISTANT VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) 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.

Notary Expires: 05/11/2003 #/1216510

Correnjation # 1216510 Public — California Bemordino County nm. Expires May 11,2003

(This area for notarial seal)

Prepared By: KARIE MCCLAIN Wells Fargo Home Mortgage, Inc. 4185 Mallmark Parkway, MAC# X0702-013, San Bernardino, CA 92407 800-572-3358



\*MCCLAIW\*03/22/2002 04:12:57 PM\*WFMB01WFMB0000000000000000024745\*NVDOUGL\*0031966898 NVSTATE\_TRUST\_SUB \*

REQUESTED BY Stewart Title of Douglas County IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2002 APR -1 AM 10: 23

LINDA SLATER RECORDER \$ /8 PAID & DEPUTY

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