Assessor's/Tax ID No. 141911002025

Recording Requested By: Wells Fargo Home Mortgage, Inc.

When Recorded Return To:

RONALD GARDNER 430 BAVARIAN DR CARSON CITY, NV 89705

Substitution of Trustee and Full Reconveyance

WFHM - CLIENT 472 #:1993883 "GARDNER" Lender ID:J07001/0001993883 Douglas, Nevada Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc. as Attorney In Fact for Primerit Bank, Federal Savings Bank is the Owner and Holder of the Note secured by the Deed of Trust Dated: 01/18/1996, made by RONALD GARDNER AND ANN M GARDNER, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with HOME TRUSTEE INC., A NEVADA CORP. as Trustee, for the benefit of PRIMERIT BANK, FEDERAL SAVINGS BANK IT'S SUCCESSORS AND/OR ASSIGNS as Beneficiary, which said Deed of Trust was recorded 01/26/1996 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0196 Page/Folio: 4382 as Instrument No.: 379773 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: 430 BAVARIAN DRIVE, CARSON CITY, NV 89705

IN WITNESS WHEREOF, Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc. as Attorney In Fact for Primerit Bank, Federal Savings Bank 2051 KILLEBREW DRIVE, SUITE 500, BLOOMINGTON, MN 55425 as owner and WELLS FARGO HOME MORTGAGE, INC. 2051 KILLEBREW DRIVE, SUITE 500, BLOOMINGTON, MN 55425 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc. as Attorney In Fact for Primerit Bank, Federal Savings Bank POA: 10/22/1996 in Book/Reel/Liber: 1096 Page/Folio: 3661 as Instrument No.: 399203 On August 28th, 2002

KARON WENDT, Assistant Secretary

STATE OF Minnesota **COUNTY OF Hennepin**

On August 28th, 2002, before me, a Notary Public in and for Hennepin County, in the State of Minnesota, personally appeared KARON WENDT. Assistant Secretary, 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,

Notary Public

Notary Expires: / /

NOTARY PUBLIC-MINNESOTA } My Commission Expires Jan. 31, 2005

(This area for notarial seal)

WELLS FARGO HOME MORTGAGE, INC. heroby 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

*TKH*TKH*08/28/2002 02:41:13 PM*WFMM01WFMM0000000000000000221339*NVDOUGL*1993883 NVDOUGL_TRUST_SUB *

Substitution of Trustee and Full Reconveyance - Page 2 of 2 estate now held by it under said Deed of Trust.

By WELLS FARGO HOME MORTGAGE, INC. as Trustee

On August 28th, 2002

STATE OF Minnesota **COUNTY OF Hennepin**

On August 28th, 2002, before me, a Notary Public in and for Hennepin County, in the State of Minnesota, personally appeared KARON WENDT, ASST SECRETARY, 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,

Notary Public Notary Expires: /



(This area for notarial seal)

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IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

LINDA SLATER RECORDER

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