TAX ID #: 131823810028

This instrument must be recorded in: DOUGLAS County, NV

Recording Requested By: WF685 WELLS FARGO HOME MORTGAGE, INC. When Recorded Mail To:

NEAL CHAPPELL P.O.BOX 3164 STATELINE, NV 89449

LPS #: 705286 Bin #: 9-13-02TT Loan #:2947234 SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Wells Fargo Home Mortgage, Inc. Successor by Merger to Crossland Mortgage Corporation is the current holder of note dated: 7/7/98, Original Amount: \$94250.00 where there was a Deed of Trust recorded as Instrument # <0443687, Book: 0798 Page: 0847, and T.D. SERVICES CO., is the present Trustee under said Deed of Trust, and NEAL R CHAPPELL, AN UNMARRIED MAN is the trustor/grantor, and CROSSLAND MORTGAGE CORP. 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: 187 COTTONWOOD LANE, STATELINE, NV 89449

NOW THEREFORE, the undersigned beneficiary hereby substitutes Wells Fargo Home Mortgage, Inc. Successor by Merger to Crossland Mortgage Corporation as Trustee under said Deed of Trust.

Wells Fargo Home Mortgage, Inc. Successor by Merger to Crossland Mortgage Corporation 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. Successor by Merger to Crossland Mortgage Corporation

2002 On September 16,

Vice President

STATE OF CA COUNTY OF Orange

On September 16, 2002 before me, K. Ellison, a Notary Public in and for Orange County in the State of CA, personally appeared Wendy Heath, Vice President, personally known to me 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.

K. Ellison Notary Public

(MIN#:) 9/11/02

Mail Tay Stateme

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NEAL CHAPPELL, 187 COTTONWOOD LANE, STATELINE, NV 89449

9/16/02

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2002 SEP 26 AM 10: 04

K. ELLISON Commission # 1337854 Notary Public - California Orange County My Comm. Expires Jan 6, 2006

> LINDA SLATER RECORDER

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