

Assessor's/Tax ID No. 1318-15-311-024

Recording Requested By:

Wells Fargo Home Mortgage, Inc.
4185 HALLMARK PARKWAY
SAN BERNARDINO CA 92407
When Recorded Return To:

ROSALIE J BROWN
P O BOX 10709
ZEPHYR COVE, NV 89448



Substitution of Trustee and Full Reconveyance

WFHM - CLIENT 472 #:1967478 "BROWN" Lender ID:K01003/0001967478 Douglas, Nevada
Wells Fargo Bank Nevada, N.A. f/k/a First Federal Savings & Loan Association of Nevada is the Owner and Holder of the Note secured by the Deed of Trust Dated: 06/13/1977, made by OVE ANDERSEN AND ERNA B ANDERSEN HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with FIRST FINANCIAL SERVICE CORPORATION, A NEVADA CORPORATION as Trustee, for the benefit of FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF NEVADA as Beneficiary, which said Deed of Trust was recorded 06/23/1977 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 677 Page/Folio: 1517 as Instrument No.: 10430 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 : 468 DEVAUX LANE, ZEPHYR COVE, NV 89448

IN WITNESS WHEREOF, Wells Fargo Bank Nevada, N.A. f/k/a First Federal Savings & Loan Association of Nevada 2051 KILLEBREW DRIVE, SUITE 500, BLOOMINGTON, MN 55425 as owner and WELLS FARGO HOME MORTGAGE, INC. 4185 HALLMARK PARKWAY, MAC # X0702-013, SAN BERNARDINO, CA 92407 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

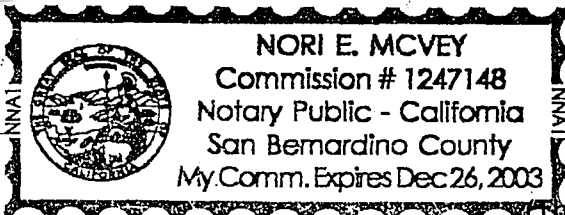
Wells Fargo Bank Nevada, N.A. f/k/a First Federal Savings & Loan Association of Nevada
On September 23rd, 2002

By: Lori Miller
LORI MILLER, Assistant Vice
President/Real Estate

STATE OF California
COUNTY OF San Bernardino

On September 23rd, 2002, before me, NORI E. MCVEY, a Notary Public in and for San Bernardino in the State of California, personally appeared LORI MILLER, 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(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,
Nori E. Mcvey
NORI E. MCVEY
Notary Expires: 12/26/2003 #1247148



(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 persons legally entitled thereto all

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