TAX ID #: 122021710242

This instrument must be recorded in: DOUGLAS County, NV

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

MARY ROSS 677 JOETTE DR GARDNERVILLE, NV 89410

Bin #: 09-26-02HA LPS #: 757538 Loan #:445261 SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Wells Fargo Home Mortgage, Inc. formerly known as Norwest Mortgage, Inc. is the current holder of note dated: 5/6/92, Original Amount: \$117885.00 where there was a Deed of Trust recorded 5/7/92 as Instrument # 278598, Book: 592 Page: 2390, and TICOR TITLE INSURANCE COMPANY is the present Trustee under said Deed of Trust, and MARY T ROSS, AN UNMARRIED WOMAN is the trustor/grantor, and COMMERCE SECURITY BANK 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: 677 JOETTE DR, GARDNERVILLE, NV 89410

NOW THEREFORE, the undersigned beneficiary hereby substitutes Wells Fargo Home Mortgage, Inc. formerly known as Norwest Mortgage, Inc. as Trustee under said Deed of Trust.

Wells Fargo Home Mortgage, Inc. formerly known as Norwest Mortgage, Inc. 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. formerly known as Norwest Mortgage, Inc. On September 26/ 2002

BY

Wendy Heath, Vice President

STATE OF CA

COUNTY OF Orange

On September 26, 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 Comm. # 1337854 NOTARY PUBLIC - CALIFORNIA Orange County

My Comm. Expires Jan. 6, 2006

Notary Public

(MIN#: )

10/5/02 500642

Mail Tax Statement To:

MARY ROSS, 677 JOETTE DR, GARDNERVILLE, NV 89410

10/10/02

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DOUGLAS CO. NEVADA

2002 OCT -7 AM 9: 38

LINDA SLATER RECORDER

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