

TAX ID #: 1420-27-701-019

This instrument must be recorded in:
DOUGLAS County, NV

Recording Requested By:
WF472 WELLS FARGO HOME MORTGAGE, INC.

When Recorded Mail To:
LOUIS BERGANDI
1542 W HIGH POINT CT
MINDEN, NV 89423

Loan #:4408241 LPS #: 812017 Bin #: 10-18-02DB



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Wells Fargo Home Mortgage, Inc. is the current holder of note dated: 9/25/01, Original Amount: \$175800.00 where there was a Deed of Trust recorded 9/25/01 as Instrument # 0523528, Book: 0901 Page: 6195, and WESTERN TITLE is the present Trustee under said Deed of Trust, and LOUIS J BERGANDI AND JUDITH BERGANDI, HUSBAND AND WIFE is the trustor/grantor, and WELLS FARGO HOME MORTGAGE, INC. is the original beneficiary, and

WHEREAS, said Deed of Trust was recorded in Official Records of DOUGLAS County, NV, and

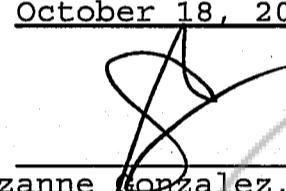
WHEREAS, the undersigned desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 1542W HIGH POINT CT, MINDEN, NV 89423

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

Wells Fargo Home 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.

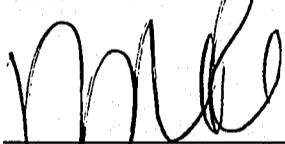
Wells Fargo Home Mortgage, Inc.
On October 18, 2002

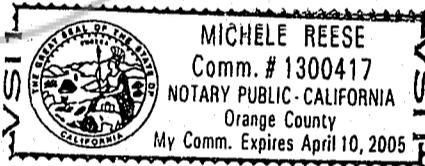
BY 
Suzanne Gonzalez, Vice President

STATE OF CA
COUNTY OF ORANGE

On October 18, 2002 before me, MICHELE REESE, a Notary Public in and for ORANGE County in the State of CA, personally appeared Suzanne Gonzalez, 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.


MICHELE REESE
Notary Public



(MIN#:)

10/28/02 690851

Mail Tax Statement To:

LOUIS BERGANDI, 1542W HIGH POINT CT, MINDEN, NV 89423

11/4/02

NV_046_812017_4408241_GRP1

REQUESTED BY
Fidelity Natl
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 OCT 28 PM 12:00

LINDA SLATER
RECORDER

\$ 17⁰⁰ PAID *K2* DEPUTY

0556003

BK1002PG11997