

TAX ID #: 1420-08-414-017

This instrument must be recorded in:
DOUGLAS County, NV

Recording Requested By:
WF685 WELLS FARGO HOME MORTGAGE, INC.

When Recorded Mail To:
HELENA KAAR
3437 LONG DRIVE
MINDEN, NV 89423

Loan #:2731939 LPS #: 864421 Bin #: 11-08-02AM



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR WELLS FARGO HOME MORTGAGE, INC. is the current holder of note dated: 8/23/01, Original Amount: \$206000.00 where there was a Deed of Trust recorded 8/31/01 as Instrument # 521968, Book: 0801 Page: 9948, and STEWART TITLE GUARANTY COMPANY is the present Trustee under said Deed of Trust, and HELENA M KAAR, A WIDOW is the trustor/grantor, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. MERS AS NOMINEE FOR CMG MORTGAGE, INC. is the original beneficiary, and

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

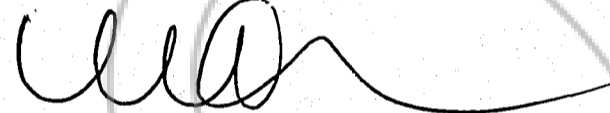
WHEREAS, the undersigned desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 3437 LONG DRIVE, MINDEN, NV 89423

NOW THEREFORE, the undersigned beneficiary hereby substitutes MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR WELLS FARGO HOME MORTGAGE, INC. as Trustee under said Deed of Trust.

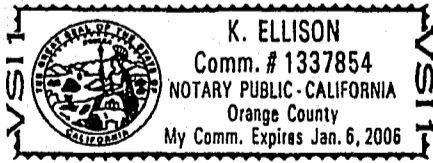
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR WELLS FARGO HOME MORTGAGE, INC. as trustee, in accordance with provisions of said Deed of Trust, and the note having been fully satisfied, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR WELLS FARGO HOME MORTGAGE, INC.
On November 11, 2002

BY 
Wendy Heath, Assistant Secretary

STATE OF CA
COUNTY OF Orange
On November 11, 2002 before me, K. Ellison, a Notary Public in and for Orange County in the State of CA, personally appeared Wendy Heath, Assistant Secretary, 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#: 100072400202111145)
11/14/02 718045
Mail Tax Statement To:
HELENA KAAR, 3437 LONG DRIVE, MINDEN, NV 89423

11/21/02

NV_046_864421_2731939_GRP1

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

2002 NOV 15 AM 11:32

LINDA SLATER
RECORDER

\$17.00 PAID *kg* DEPUTY

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