

TAX ID #: 122016610081

This instrument must be recorded in:
DOUGLAS County, NV

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

When Recorded Mail To:

BRADLEY CHIZEK
PO BOX 1818
GARDNERVILLE, NV 89410

Loan #:7355185 LPS #: 860077 Bin #: 11-06-02HL



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc. is the current holder of note dated: 12/18/98, Original Amount: \$83200.00 where there was a Deed of Trust recorded 12/18/98 as Instrument # 0456949, Book: 1298 Page: 4815, and MARQUIS TITLE & ESCROW is the present Trustee under said Deed of Trust, and BRADLEY CHIZEK, A SINGLE PERSON and JULIE A JOHNSON, A SINGLE PERSON is the trustor/grantor, and NORWEST MORTGAGE, INC. is the original beneficiary, and

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

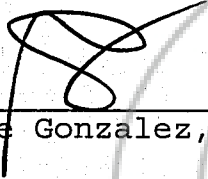
WHEREAS, the undersigned desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 1386S RIVERVIEW DRIVE, GARDNERVILLE, NV 89410

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

Wells Fargo Home Mortgage, Inc. f/k/a 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.

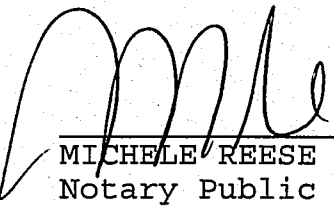
Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc.
On November 07, 2002

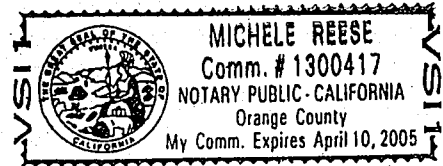
BY 
Suzanne Gonzalez, Vice President

STATE OF CA
COUNTY OF ORANGE

On November 07, 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#:)
11/13/02 807477
Mail Tax Statement To:
BRADLEY CHIZEK, 1386S RIVERVIEW DRIVE, GARDNERVILLE, NV 89410

11/20/02

NV_046_860077_7355185_GRP1

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

2002 NOV 15 AM 11:40

LINDA SLATER
RECORDER

\$17.00 PAID *KJ* DEPUTY

0557895

BK 1102 PG 06342