

TAX ID #: 004-083-01

This instrument must be recorded in:  
DOUGLAS County, NV

Recording Requested By:

WF472 WELLS FARGO HOME MORTGAGE, INC.

When Recorded Mail To:

JAMES KREAMER  
512 CRESTVIEW DR  
VACAVILLE, CA 95688

Loan #: 8227515 LPS #: 869997 Bin #: 11-07-02AH



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, Wells Fargo Home Mortgage, Inc. is the current holder of note dated: 7/20/00, Original Amount: \$75600.00 where there was a Deed of Trust recorded 7/27/00 as Instrument # 250634, Book: -- Page: --, and ATI TITLE AGENCY is the present Trustee under said Deed of Trust, and JAMES P KREAMER and CHERYL L KREAMER, 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

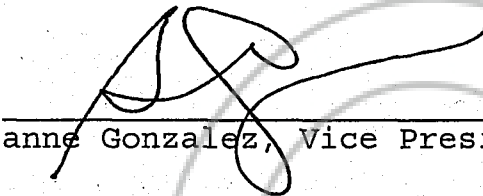
WHEREAS, the undersigned desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 24E MESA DRIVE, YERINGTON, NV 89447

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.

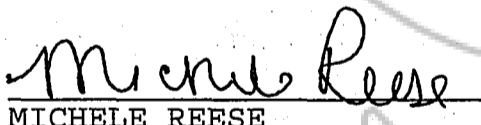
Wells Fargo Home Mortgage, Inc.  
On November 11, 2002

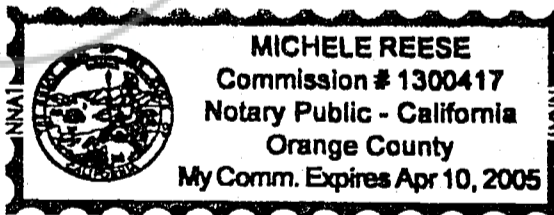
BY   
Suzanne Gonzalez, Vice President

STATE OF CA  
COUNTY OF ORANGE

On November 11, 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#: )  
11/15/02 710036  
Mail Tax Statement To:  
JAMES KREAMER, 24E MESA DRIVE, YERINGTON, NV 89447

11/22/02

NV\_046\_869997\_8227515\_GRP1

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

2002 NOV 21 AM 10:10

LINDA SLATER  
RECORDER

\$17.00 PAID *KJ* DEPUTY

0558557

BK1102PG08943