TAX ID #: 000-02-780-105

This instrument must be recorded in: DOUGLAS County, NV

Recording Requested By: WF472 WELLS FARGO HOME MORTGAGE, INC. When Recorded Mail To: JOEL MORRISON

908 SPRINGFIELD DRIVE GARDNERVILLE, NV 89410

said Deed of Trust.

LPS #: 869824 Loan #:7177025 Bin #: 11-07-02SM2 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: 2/12/99, Original Amount: \$90000.00 where there was a Deed of Trust recorded 2/23/99 as Instrument # 0461739, Book: 0299 Page: 4710, and WESTERN TITLE is the present Trustee under said Deed of Trust, and JOEL MORRISON AND PAMELA J MORRISON, HUSBAND AND WIFE 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

Property Address: 908 SPRINGFIELD DR, 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 08, 2002

Suzanne/Gonzalez, Wice President

STATE OF CA

COUNTY OF ORANGE

On November 08, 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.

> MICHELE REESE Cemmission # 1300417 Notary Public - California

Orange County My Comm. Expires Apr 10, 2005

WITNESS MY hand and official seal.

MICHELE REESE

Notary Public

(MIN#: ) 11/15/02 807703

Mail Tax Statement To: JOEL MORRISON, 908 SPRINGFIELD DR, GARDNERVILLE, NV 89410

11/22/02

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LINDA SLATER RECORDER

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