

Assessor's/Tax ID No. 102210002104

Recording Requested By:  
Wells Fargo Home Mortgage, Inc.

When Recorded Return To:

CLIFFORD CROSS  
3840 ZEOLITE CIR  
WELLINGTON, NV 89444



**Substitution of Trustee and Full Reconveyance**

WFHM - CLIENT 472 #:1986820 "CROSS" Lender ID:K02001/1986820 Douglas, Nevada  
Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc. as Attorney In Fact for Primerit Bank, Federal Savings Bank is the Owner and Holder of the Note secured by the Deed of Trust Dated: 11/10/1992, made by CLIFFORD L. CROSS AND IRENE H. CROSS, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with HOME TRUSTEE INC., A NEVADA CORP. as Trustee, for the benefit of PRIMERIT BANK, FEDERAL SAVINGS BANK as Beneficiary, which said Deed of Trust was recorded 11/17/1992 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1192 Page/Folio: 3034 as Instrument No.: 293390 wherein said Owner and Holder hereby substitutes WELLS FARGO HOME MORTGAGE, INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address : 3840 ZEOLITE CIRCLE, WELLINGTON, NV 89444

IN WITNESS WHEREOF, Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc. as Attorney In Fact for Primerit Bank, Federal Savings Bank 2701 WELLS FARGO WAY, X9901-026, MINNEAPOLIS, MN 55408 as owner and WELLS FARGO HOME MORTGAGE, INC. 2701 WELLS FARGO WAY, , MINNEAPOLIS, MN 55408 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc. as Attorney In Fact for Primerit Bank, Federal Savings Bank POA: 10/22/1996 in Book/Reel/Liber: 1096 Page/Folio: 3661 as Instrument No.: 399203  
On November 21st, 2002

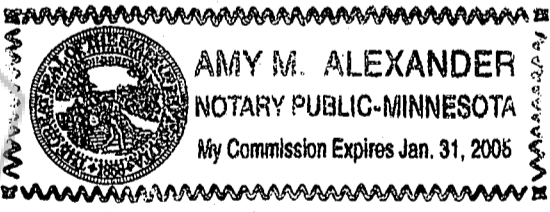
By: Karon Wendt  
KARON WENDT, Assistant Secretary

STATE OF Minnesota  
COUNTY OF Hennepin

On November 21st, 2002, before me, a Notary Public in and for Hennepin County, in the State of Minnesota, personally appeared KARON WENDT, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

[Signature]  
Notary Public  
Notary Expires: / /



(This area for notarial seal)

WELLS FARGO HOME MORTGAGE, INC. hereby accepts said appointment as Trustee under said Deed of Trust  
\*M\_G\*M\_1WFMM\*11/21/2002 09:44:17 AM\*WFMM01WFMM00000000000000257839\*NVDUGL\*1986820 NVDUGL\_TRUST\_SUB \*

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and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

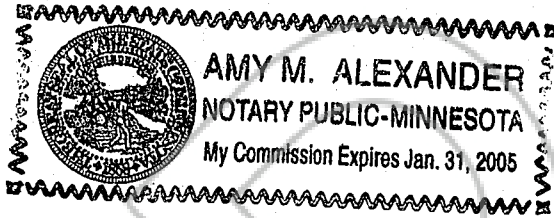
By WELLS FARGO HOME MORTGAGE, INC. as Trustee  
On November 21st, 2002

*Karon Wendt*  
KARON WENDT, ASSISTANT SECRETARY

STATE OF Minnesota  
COUNTY OF Hennepin

On November 21st, 2002, before me, a Notary Public in and for Hennepin County, in the State of Minnesota, personally appeared KARON WENDT, ASSISTANT SECRETARY, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,  
*Amy M. Alexander*  
Notary Public  
Notary Expires: / /



(This area for notarial seal)

\*M\_G\*M\_1WFMM\*11/21/2002 09:44:17 AM\*WFMM01WFMM0000000000000000257839\*NVDUGL\*1986820 NVDUGL\_TRUST\_SUB\*

REQUESTED BY  
*Wells Fargo Home Mtg*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2002 NOV 25 PM 2:42

LINDA SLATER  
RECORDER

\$ 18<sup>00</sup> PAID *KJ* DEPUTY

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