

TAX ID #: 1318-23-813-022

This instrument must be recorded in:
DOUGLAS County, NV

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

When Recorded Mail To:

GERALD CAPPS
P.O. BOX 238
ZEPHYR COVE, NV 89448

Loan #: 7516112 LPS #: 894025 Bin #: 11-22-02EV



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Wells Fargo Home Mortgage, Inc. formerly known as Norwest Mortgage, Inc. is the current holder of note dated: 11/24/98, Original Amount: \$227150.00 where there was a Deed of Trust recorded 12/1/98 as Instrument # 455362, Book: 1298 Page: 0316, and STERLING CAPITAL MORTGAGE COMPANY is the present Trustee under said Deed of Trust, and GERALD K CAPPS and SUSAN K SMITH-CAPPS, HUSBAND AND WIFE is the trustor/grantor, and STERLING CAPITAL MORTGAGE COMPANY, A TEXAS CORPORATION is the original beneficiary, and

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

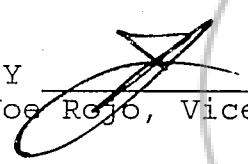
WHEREAS, the undersigned desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 175 KINGSBURY CIRCLE, STATELINE, NV 89449

NOW THEREFORE, the undersigned beneficiary hereby substitutes Wells Fargo Home Mortgage, Inc. formerly known as Norwest Mortgage, Inc. as Trustee under said Deed of Trust.

Wells Fargo Home Mortgage, Inc. formerly known as 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. formerly known as Norwest Mortgage, Inc.
On November 25, 2002

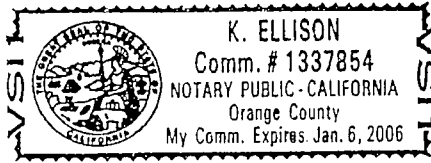
BY 
Joe Rojo, Vice President

STATE OF CA
COUNTY OF Orange

On November 25, 2002 before me, K. Ellison, a Notary Public in and for Orange County in the State of CA, personally appeared Joe Rojo, 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.


K. Ellison
Notary Public
Commission Expires: 1/6/06
(MIN#:)



11/25/02 642585

Mail Tax Statement To:

GERALD CAPPS, 175 KINGSBURY CIRCLE, STATELINE, NV 89449

12/2/02

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

2002 DEC -9 AM 9: 37

LINDA SLATER
RECORDER

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