

TAX ID #: 0532120

This instrument must be recorded in:
DOUGLAS County, NV

Recording Requested By:
WF591 WELLS FARGO HOME MORTGAGE, INC.

When Recorded Mail To:

NEAL GRUBER
PO BOX 10628
ZEPHYR COVE, NV 89448

Loan #:4766006 LPS #: 893845 Bin #: 12-02-02P



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: 6/8/1998, Original Amount: \$119000.00 where there was a Deed of Trust recorded 6/16/1998 as Instrument # 0422129, Book: 0698 Page: 3689, and UNITED TITLE OF NEVADA is the present Trustee under said Deed of Trust, and NEAL A GRUBER AND TRACY A GRUBER, 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

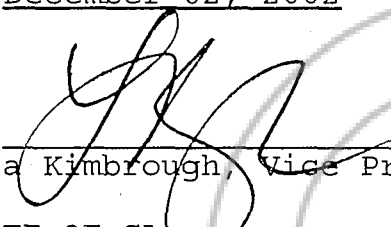
WHEREAS, the undersigned desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 280 MCFAUL WAY, ZEPHYR COVE, NV 89448

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.

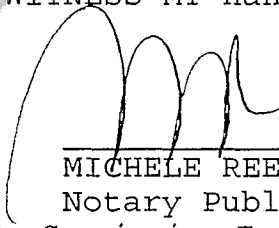
Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc.
On December 02, 2002

BY 
Lisa Kimbrough, Vice President

STATE OF CA
COUNTY OF ORANGE

On December 02, 2002 before me, MICHELE REESE, a Notary Public in and for ORANGE County in the State of CA, personally appeared Lisa Kimbrough, 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.

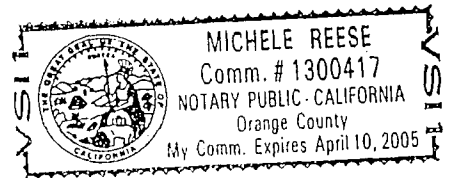
WITNESS MY hand and official seal.


MICHELE REESE
Notary Public
Commission Expires: 4/10/2005
(MIN#:)

11/25/2002 313301

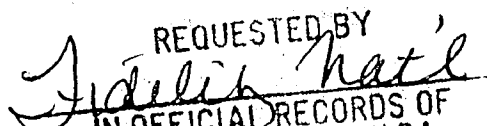
Mail Tax Statement To:

NEAL GRUBER, 280 MCFAUL WAY, ZEPHYR COVE, NV 89448



12/2/2002

NV_046_893845_4766006_GRP1

REQUESTED BY

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA
2002 DEC 12 AM 10:27
LINDA SLATER
RECORDER
\$1700 PAID BY DEPUTY

0560480

BK1202PG05168