Recording Requested By: WELLS FARGO HOME MORTGAGE, INC.

When Recorded Return To:

18-

FRANK W KERR 951 RANCHVIEW CIR CARSON CITY, NV 89705



Substitution of Trustee and Full Reconveyance

WFHM - CLIENT 591 #:0656936 "KERR" Lender ID:274170/0143586823 Douglas, Nevada Wells Fargo Home Mortgage, Inc. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 07/30/2002, made by FRANK W. KERR AND GLORIA J. KERR, HUSBAND AND WIFE as Trustor, with UNITED TITLE OF NEVADA as Trustee, for the benefit of WELLS FARGO HOME MORTGAGE, INC. as Beneficiary, which said Deed of Trust was recorded 07/30/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 702 Page/Folio: 9910 as Instrument No.: 0548340 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: 951 RANCHVIEW CIR, CARSON CITY, NV 89705

IN WITNESS WHEREOF, Wells Fargo Home Mortgage, Inc. 3476 STATEVIEW BLVD., FORT MILL, SC 29715 as owner and WELLS FARGO HOME MORTGAGE, INC. 3476 STATEVIEW BLVD., , FORT MILL, SC 29715 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Wells Fargo Home Mortgage, Inc. On December 16th, 2002

AMEGN TADESSE, Assistant Vice

President

STATE OF South Carolina **COUNTY OF Lancaster**

On December 16th, 2002, before me, BARBARA A. ACOTT, a Notary Public in and for Lancaster County, in the State of South Carolina, personally appeared GEZAHEGN TADESSE, Assistant Vice President, 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,

BARBARA A. ACOTT

Notary Expires: 12/04/2005

OFFICIAL SEAL Notary Public State of South Carolina BARBARA A. ACOTT My Commission Expires December 4, 2005

(This area for notarial seal)

WELLS FARGO HOME MORTGAGE, INC. hereby accepts said appointment as Trustee under said Deed of Trust 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 pesons legally entitled thereto all estate now held by it under said Deed of Trust.

*MWW*MWWFMC*12/16/2002 03:11:22 PM*WFMC02FNLS000000000000000469143*NVDOUGL*0656936 NVDOUGL_TRUST_SUB *

By WELLS FARGO HOME MORTGAGE, INC. as Trustee On December 16th, 2002

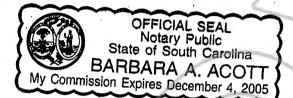
GEZAHEGN TADESSE, ASST. VICE PRESIDENT

STATE OF South Carolina COUNTY OF Lancaster

On December 16th, 2002, before me, BARBARA A. ACOTT, a Notary Public in and for Lancaster County, in the State of South Carolina, personally appeared GEZAHEGN TADESSE, ASST. VICE PRESIDENT, 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.

WITHESS my hand and official seal,

BARBARA A. ACOTT Notary Expires: 12/04/2005



(This area for notarial seal)

*MWW*MWWFMC*12/16/2002 03:11:22 PM*WFMC02FNLS00000000000000000469143*NVDOUGL*0656936 NVDOUGL_TRUST_SUB *

REQUESTED BY,

Wels Farsa Home Mtg

IN OFFICIAL RECORDS OF

DOUGLAS CO. NEVADA

2002 DEC 23 AM 10: 22

LINDA SLATER
RECORDER

PAID & DEPUTY

0561694 BK1202PG10017