TAX ID #: 122016210184

This instrument must be recorded in: DOUGLAS County, NV

Recording Requested By:

WF685 WELLS FARGO HOME MORTGAGE, INC.

When Recorded Mail To:

BARBARA M. MCKINNON 1215 MANHATTEN WAY GARDNERVILLE, NV 89410

Loan #:6814404

LPS #: 909739

Bin #: 12-16-02NU/DS

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc. Successor by Merger to Directors Mortgage Loan Corporation is the current holder of note dated: 12/16/93, Original Amount: \$87000.00 where there was a Deed of Trust recorded 12/16/93 as Instrument # 325246, Book: -- Page: --, and STAN-SHAW CORPORATION is the present Trustee under said Deed of Trust, and BARBARA M. MCKINNON is the trustor/grantor, and DIRECTORS MORTGAGE LOAN CORPORATION DBA COURTESY FUNDING 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: 1215 MANHATTEN WAY, GARDNERVILLE, NV 89410

NOW THEREFORE, the undersigned beneficiary hereby substitutes Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc. Successor by Merger to Directors Mortgage Loan Corporation as Trustee under said Deed of Trust.

Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc. Successor by Merger to Directors Mortgage Loan Corporation 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. Successor by Merger to Directors Mortgage Loan Corporation On December 16, 2002

Vice President

STATE OF CA COUNTY OF Orange

On December 16, 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.

> K. ELLISON Commission # 1337854 Notary Public - California

> > Orange County

My Comm. Expires Jan 6, 2006

WITNESS MY hand and official seal.

K. Ellison

Notary Public

Commission Expires: 1/6/06

(MIN#: )

12/3/02 705013

Mail Tax Statement To:

BARBARA M. MCKINNON, 1215 MANHATTEN WAY, GARDNERVILLE, NV 89410

12/10/02

NV 046 909739 6814404 GRP1

2002 DEC 26 PM 2: 45

LINDA SLATER RECORDER

0562056 BK 1202 PG 11847