TAX ID #: 131815611040

This instrument must be recorded in: DOUGLAS County, NV

Recording Requested By: WF591 WELLS FARGO HOME MORTGAGE, INC. When Recorded Mail To: JULIA SPUR 1847 QUARTZ LANDING

LAS VEGAS, NV 89123 Loan #:4717650

LPS #: 929743 Bin #: 12-20-02MS-DS 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: 5/13/1998, Original Amount: \$227000.00 where there was a Deed of Trust recorded 5/18/1998 as Instrument # 439901, Book: - Page: -, and UNITED TITLE OF NEVADA is the present Trustee under said Deed of Trust, and JULIA A SPUR 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.

ELKS POINT ROAD, ZEPHYR COVE, NV 89448 Property Address: 295

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 20, 2002

Christina Ling

BY

Vice President

STATE OF CA COUNTY OF ORANGE

On December 20, 2002 before me, MICHELE REESE, a Notary Public in and for ORANGE County in the State of CA, personally appeared Christina Ling, 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#:)

12/13/2002 313307 Mail Tax Statement To:

JULIA SPUR, 295 ELKS POINT ROAD, ZEPHYR COVE, NV 89448

MICHELE REESE Comm. # 1300417 NOTARY PUBLIC - CALIFORNIA Orange County Comm. Expires April 10, 2005

12/20/2002

NV 046 929743 4717650 GRP1

REQUESTED BY DOUGLAS CO. HEVADA

2002 DEC 30 AH 9: 56

LINDA SLATER RECORDER

0562279

BK 1202 PG 13049