

18  
Recording Requested By:  
WELLS FARGO HOME MORTGAGE, INC.

When Recorded Return To:

✓ CRAIG ZAGER  
P.O. BOX 10051  
ZEPHYR COVE, NV 89448

**Substitution of Trustee and Full Reconveyance**


WFHM - CLIENT 685 #:2705535 "ZAGER" Lender ID:726986/021801703 Douglas, Nevada  
MERS #: 100032700001324644 VRU #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC. ("MERS") is the Owner and Holder of the Note secured by the Deed of Trust Dated: 07/25/2001, made by CRAIG ZAGER, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY as Trustor, with C.C.M.C CO., A CALIFORNIA CORPORATION as Trustee, for the benefit of CAPITOL COMMERCE MORTGAGE CO., A CALIFORNIA CORPORATION as Beneficiary, which said Deed of Trust was recorded 07/31/2001 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 701 Page/Folio: 8440 as Instrument No.: 0519644 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 : 337 UTE WAY, ZEPHYR COVE, NV 89448

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC. ("MERS") 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;

MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC. ("MERS")  
On December 27th, 2002

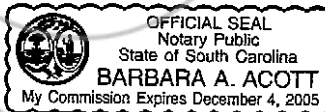
By:   
RONALD WILSON, Assistant Vice  
President

STATE OF South Carolina  
COUNTY OF Lancaster

On December 27th, 2002, before me, BARBARA A. ACOTT, a Notary Public in and for Lancaster County, in the State of South Carolina, personally appeared RONALD WILSON, 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



(This area for notarial seal)

WELLS FARGO HOME MORTGAGE, INC. hereby accepts said appointment as Trustee under said Deed of Trust

\*MWW\*WVWFMC\*12/27/2002 02:09:52 PM\*WVFMCD1FNL50000000000000485193\*NVDOUGL\*2705535 NVDOUGL\_TRUST\_SUB\*

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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 persons legally entitled thereto all estate now held by it under said Deed of Trust.

By WELLS FARGO HOME MORTGAGE, INC. as Trustee  
On December 27th, 2002

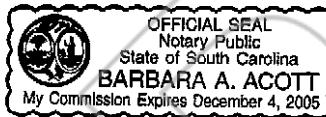
RONALD WILSON, ASST VICE PRESIDENT

STATE OF South Carolina  
COUNTY OF Lancaster

On December 27th, 2002, before me, BARBARA A. ACOTT, a Notary Public in and for Lancaster County, in the State of South Carolina, personally appeared RONALD WILSON, 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.

WITNESS my hand and official seal,

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



(This area for notarial seal)

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REQUESTED BY  
*Wells Fargo Home mts*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2003 JAN 14 AM 9:52

WERNER CHRISTEN  
RECORDER

\$ 18.00 PAID *K2* DEPUTY

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