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Recording Requested By:
Wells Fargo Home Mortgage, Inc.

When Recorded Return To:

✓ KENNETH L CRAMER
2876 HOT SPRINGS ROAD
MINDEN, NV 89423




Substitution of Trustee and Full Reconveyance

WFHM - CLIENT 472 #:8394693 "CRAMER" Lender ID:690146/499913884 Douglas, Nevada
Wells Fargo Home Mortgage, Inc. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 05/01/2001, made by KENNETH L. CRAMER AND VICTORIA A. CRAMER, HUSBAND AND WIFE as Trustor, with OLD REPUBLIC NATIONAL TITLE as Trustee, for the benefit of WELLS FARGO HOME MORTGAGE, INC. as Beneficiary, which said Deed of Trust was recorded 05/02/2001 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 501 Page/Folio: 465 as Instrument No.: 0513373 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 : 2876 HOT SPRINGS ROA, MINDEN, NV 89423

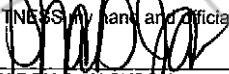
IN WITNESS WHEREOF, Wells Fargo Home Mortgage, Inc. 3476 STATEVIEW BLVD., FORT MILL, SC 29715 as owner and WELLS FARGO HOME MORTGAGE, INC. 3476 STATEVIEW BLVD., FORT MILL, SC 29715 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

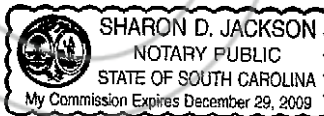
Wells Fargo Home Mortgage, Inc.
On January 7th, 2003

By: 
YVONNE DENNIS, Assistant Vice
President

STATE OF South Carolina
COUNTY OF Richland

On January 7th, 2003, before me, SHARON D. JACKSON, a Notary Public in and for Richland County, in the State of South Carolina, personally appeared YVONNE DENNIS, 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.

WITNESSE My hand and official seal,

SHARON D. JACKSON
Notary Expires: 12/29/2009



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

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