

Recording Requested By:
WELLS FARGO HOME MORTGAGE, INC.

When Recorded Return To:

✓ BEATA L GAWIN
1268 HORSESHOE CIRCLE
MINDEN, NV 89423



Substitution of Trustee and Full Reconveyance


WFHM - CLIENT 685 #:2646411 "GAWIN" Lender ID:726693/231642415 Douglas, Nevada
MERS #: 100045600003182211 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: 03/14/2001, made by BEATA L. GAWIN, A SINGEL WOMAN as Trustor, with T.D. SERVICE COMPANY as Trustee, for the benefit of LOANSDIRECT, INC. as Beneficiary, which said Deed of Trust was recorded 05/07/2001 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 501 Page/Folio: 1531 as Instrument No.: 0513596 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 : 1268 HORSESHOE CIRCL, MINDEN, NV 89423


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;

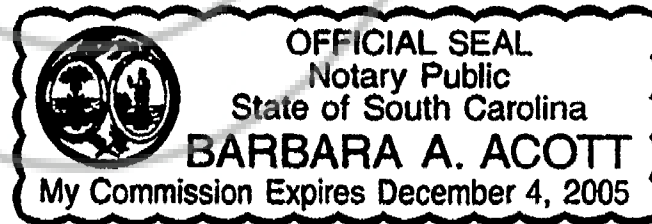
MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC. ("MERS")
On February 3rd, 2003

By: 
DEBORAH SPAULDING, Assistant Vice
President

STATE OF South Carolina
COUNTY OF Lancaster

On February 3rd, 2003, before me, BARBARA A. ACOTT, a Notary Public in and for Lancaster County, in the State of South Carolina, personally appeared DEBORAH SPAULDING, 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 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

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estate now held by it under said Deed of Trust.

By WELLS FARGO HOME MORTGAGE, INC. as Trustee
On February 3rd, 2003

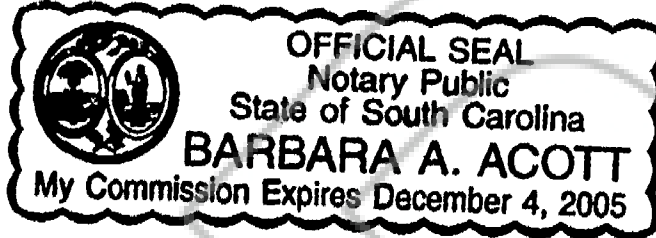

DEBORAH SPAULDING, ASST VICE PRESIDENT

STATE OF South Carolina
COUNTY OF Lancaster

On February 3rd, 2003, before me, BARBARA A. ACOTT, a Notary Public in and for Lancaster County, in the State of South Carolina, personally appeared DEBORAH SPAULDING, 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 mtg
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 FEB 12 PM 3: 05

WERNER CHRISTEN
RECORDER

\$18⁵⁰ PAID *kg* DEPUTY

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