TAX ID #: 1220-16-510-042

This instrument must be recorded in: DOUGLAS County, NV

Recording Requested By:

WF591 WELLS FARGO HOME MORTGAGE, INC.

When Recorded Mail To:

DAVID GERBER

969 STARLIGHT COURT GARDNERVILLE, NV 89410

Bin #: GOLD12-06-02AH Loan #:5995780 LPS #: 937389 SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Wells Fargo Home Mortgage, Inc. is the current holder of note dated: 6/20/01, Original Amount: \$110000.00 where there was a Deed of Trust recorded 6/27/01 as Instrument # 0517290, Book: 0601 Page: 7592, and UNITED TITLE OF NEVADA is the present Trustee under said Deed of Trust, and DAVID L GERBER and ELIZABETH E GERBER, HUSBAND AND WIFE is the trustor/grantor, and WELLS FARGO HOME 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.

STARLIGHT COURT, GARDNERVILLE, NV 89410 Property Address: 969

NOW THEREFORE, the undersigned beneficiary hereby substitutes Wells

Fargo Home Mortgage, Inc. as Trustee under said Deed of Trust.

Wells Fargo Home 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. On January 27, 2003

BY Christina Ling/ Vice President

STATE OF CA

COUNTY OF ORANGE

On January 27, 2003 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: 4/10/05

(MIN#: )

271412 12/13/02

Mail Tax Statement To:

DAVID GERBER, 969

STARLIGHT COURT, GARDNERVILLE, NV 89410

12/20/02

NV\_046\_937389\_5995780\_GRP1

IN OFFICIAL RECORDS OF DOUGLAS CO NEVADA

MICHELE REESE Comm. # 1300417 TARY PUBLIC CALIFORNIA Orange County
My Comm. Expires April 10, 2005

2003 FEB 20 PM 2: 52

WERNER CHRISTEN RECORDER

DEPUTY

0567629 BK 0203 PG 07987