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TAX ID #: 05-260-130

This instrument must be recorded in:
DOUGLAS County, NV

Recording Requested By:
WF472 WELLS FARGO HOME MORTGAGE, INC.

When Recorded Mail To:
MICHAEL CARNEY
PO BOX 993
ZEPHYR COVE, NV 89448

Loan #: 9489749 LPS #: 1090885 Bin #: GOLD 02-10-03NN

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Wells Fargo Home Mortgage, Inc. is the current holder of note dated: 12/12/01, Original Amount: \$126350.00 where there was a Deed of Trust recorded 12/18/01 as Instrument # 0530376, Book: 1201 Page: 6007, and UNITED TITLE OF NEVADA is the present Trustee under said Deed of Trust, and MICHAEL V CARNEY, A SINGLE PERSON 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.

Property Address: 111 GOLD HILL, ZEPHYR COVE, NV 89448

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 February 10, 2003

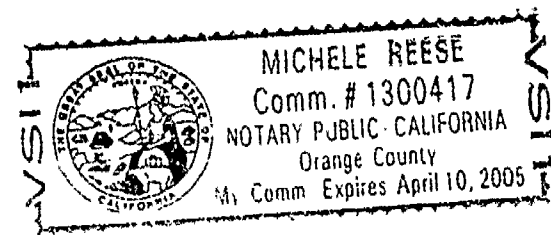
BY Michelle Barney, Vice President

STATE OF CA
COUNTY OF ORANGE

On February 10, 2003 before me, MICHELE REESE, a Notary Public in and for ORANGE County in the State of CA, personally appeared Michelle Barney, 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#:)
2/14/03 856365
Mail Tax Statement To:
MICHAEL CARNEY, 111 GOLD HILL, ZEPHYR COVE, NV 89448



2/21/03

NV_046_1090885_9489749_GRP1

REQUESTED BY
Fidelity National
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

2003 FEB 24 AM 10: 24

WERNER CHRISTEN
RECORDER

\$ 17 PAID Kg DEPUTY

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