Recording Requested By: WELLS FARGO HOME MORTGAGE, INC.

When Recorded Return To:

JOHN MORRISSEY 1367 GUINESS WAY GARDNERVILLE, NV 89410

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WFHM - CLIENT 685 #:8205547 "MORRISSEY" Lender ID:724663/453580068 Douglas, Nevada MERS #: 100032700001850804 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: 01/25/2002, made by JOHN MORRISSEY, AN UNMARRIED MAN 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 02/01/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 202 Page/Folio: 793 as Instrument No.: 0533902 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: 1367 GUINESS WAY, GARDNERVILLE, NV 89410

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 19th, 2003

REBA BARHAM, Assistant Vice

President

STATE OF South Carolina COUNTY OF Lancaster

On February 19th, 2003, before me, BARBARA A. ACOTT, a Notary Public in and for Lancaster County, in the State of South Carolina, personally appeared REBA BARHAM, 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

OFFICIAL SEAL
Notary Public
State of South Carolina
BARBARA A. ACOTT
My Commission Expires December 4, 2005

(This area for notarial seal)

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE - Page 2 of 2

of said Deed of Trust does hereby reconvey without warranty to the person or pesons legality entitled thereto all estate now held by it under said Deed of Trust.

By WELLS FARGO HOME MORTGAGE, INC. as Trustee On February 19th, 2003

REBA BARHAM, ASST VICE PRESIDENT

STATE OF South Carolina COUNTY OF Lancaster

On February 19th, 2003, before me, BARBARA A. ACOTT, a Notary Public in and for Lancaster County, in the State of South Carolina, personally appeared REBA BARHAM, 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 OFFICIAL SEAL
Notary Public
State of South Carolina
BARBARA A. ACOTT
My Commission Expires December 4, 2005

(This area for notarial seal)

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REQUESTED BY

Well Forgo Home mtg

IN OFFICIAL RECORDS OF

DOUGLAS CO MEYADA

2003 FEB 25 AM 9: 07

WERNER CHRISTEN RECORDER

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