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TAX ID #: 1022-09-001-071

This instrument must be recorded in: DOUGLAS County, NV

Recording Requested By:

WF685 WELLS FARGO HOME MORTGAGE, INC.

When Recorded Mail To:

Fidelity National LPS PO Box 19523
Irvine, CA 92623-9523

Loan #:2793905

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR WELLS FARGO HOME MORTGAGE, INC. is the current holder of note dated: 11/6/01, Original Amount: \$60000.00 where there was a Deed of Trust recorded 11/14/01 as Instrument # 0527698, Book: 1101 Page: 4196, and C.C.M.C CO., A CALIFORNIA CORPORATION is the present Trustee under said Deed of Trust, and JOHN BINGHAM AND RAONA BINGHAM, HUSBAND AND WIFE is the trustor/grantor, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS") AS NOMINEE FOR CAPITOL COMMERCE MORTGAGE CO., A CALIFORNIA CORPORATION 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: 3740 TOPAZ RANCH DRIVE, WELLINGTON, NV 89444

NOW THEREFORE, the undersigned beneficiary hereby substitutes MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR WELLS FARGO HOME MORTGAGE, INC. as Trustee under said Deed of Trust.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR 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.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR WELLS FARGO HOME MORTGAGE, INC.
On February 26, 2003

BY

Christina Ling, Assistant Secretary

STATE OF CA COUNTY OF Orange

On February 26, 2003 before me, K. Ellison, a Notary Public in and for Orange County in the State of CA, personally appeared Christina Ling, Assistant Secretary, 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.

K. Ellison

Notary Public Commission Expires: 1/6/06 (MIN#: 100032700001461347)

3/3/03 724241

Mail Tax Statement To:

JOHN BINGHAM, 3740 TOPAZ RANCH DRIVE, WELLINGTON, NV 89444

3/10/03

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REQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO., HEVADA

K. ELLISON
Commission # 1337854
Notary Public - California

Orange County My Comm. Expires Jan 6, 2006

2003 MAR -6 PM 2: 37

WERNER CHRISTEN
RECORDER

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