Assessor's/Tax ID No. 1319-30-611-011

Recording Requested By: WELLS FARGO HOME MORTGAGE, INC.

When Recorded Return To:

ILONA GARTNER 4437 MARE COURT ANTIOCH, CA 94531

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WFHM - CLIENT 708 #:0182851022 "GARTNER" Lender ID:700605/431017336 Douglas, Nevada MERS #: 100072400206205976 VRU #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") is the Owner and Holder of the Note secured by the Deed of Trust Dated: 10/11/2002, made by ILONA GARTNER AND WILLIAM D CECIL, WIFE AND HUSBAND as Trustor, with WESTERN TITLE COMPANY as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") as Beneficiary, which said Deed of Trust was recorded 10/16/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1002 Page/Folio: 07147 as Instrument No.: 0555043 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: 750 MILKY WAY COURT UNIT A, STATELINE, NV 89449

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") X9901-026, 2701 WELLS FARGO WAY, MINNEAPOLIS, MN 55408 as owner and WELLS FARGO HOME MORTGAGE, INC. 2701 WELLS FARGO WAY, , MINNEAPOLIS, MN 55408 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") On February 28th, 2003

STATE OF Minnesota COUNTY OF Hennepin

On February 28th, 2003, before me, THE UNDERSIGNED NOTARY, a Notary Public in and for Hennepin County, in the State of Minnesota, personally appeared JIM TESKE, Assistant Secretary, 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,

THE UNDERSIGNED NOTARY Notary Expires: / /

DOUGLAS A. SMITH & NOTARY PUBLIC-MINNESOTA & My Commission Expires Jen. 31, 2007

(This area for notarial seal)

> 0569236 BK0303PG02584

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE - Page 2 of 2

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 pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By WELLS FARGO HOME MORTGAGE, INC. as Trustee

On February 28th. 2003

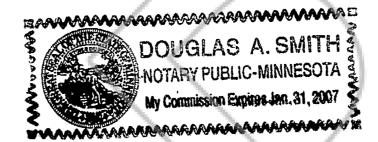
JIM TESKE, ASSISTANT SECRETARY

STATE OF Minnesota **COUNTY OF Hennepin**

On February 28th, 2003, before me, THE UNDERSIGNED NOTARY, a Notary Public in and for Hennepin County, in the State of Minnesota, personally appeared JIM TESKE, ASSISTANT SECRETARY, 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,

THE UNDERSIGNED NOTARY Notary Expires: / /



(This area for notarial seal)

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WERNER CHRISTEN RECORDER

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