Recording Requested By: WELLS FARGO HOME MORTGAGE, INC.

When Recorded Return To:

JOHN B KNEPP 1724 DOLORES DR. SAN JOSE, CA 95125

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WFHM - CLIENT 685 #:0545885 "KNEPP" Lender ID:727246/020850204 Douglas, Nevada
Wells Fargo Home Mortgage, Inc. is the Owner and Holder of the Note secured by the Deed of Trust Dated:
03/21/2002, made by JOHN B KNEPP, AN UNMARRIED MAN as Trustor, with OLD REPUBLIC TITLE as Trustee, for the benefit of INDYMAC BANK, F.S.B., A FEDERALLY CHARTERED SAVINGS BANK as Beneficiary, which said Deed of Trust was recorded 03/26/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 302 Page/Folio: 9654 as Instrument No.: 0537985 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: 216 CANYON CIRCLE, ZEPHYR COVE, NV 89448

IN WITNESS WHEREOF, Wells Fargo Home Mortgage, Inc. 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 eaused this instrument to be executed, each in its respective interest;

Wells Fargo Home Mortgage, Inc. On March 10th, 2003

DONOVAN CORZO, Assistant Vice

President

STATE OF South Carolina COUNTY OF Lancaster

On March 10th, 2003, before me, BARBARA A. ACOTT, a Notary Public in and for Lancaster County, in the State of South Carolina, personally appeared DONOVAN CORZO, 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.

WITRESS my hand and official seal,

BARBARA A. ACOTT Notary Expires: 12/04/2005

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

(This area for notarial seal)

WELLS FARGO HOME MORTGAGE, INC. hereby accepts said appointment as Trustee under said Deed of Trust 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.

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0571042 BK0303PG11256 SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE - Page 2 of 2

By WELLS FARGO HOME MORTGAGE, INC. as Trustee On March 10th, 2003

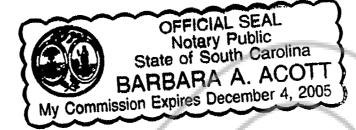
PONOVAN CORZO, ASST VICE PRESIDENT

STATE OF South Carolina COUNTY OF Lancaster

On March 10th, 2003, before me, BARBARA A. ACOTT, a Notary Public in and for Lancaster County, in the State of South Carolina, personally appeared DONOVAN CORZO, 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.

WDNESS my band and official seal,

BARBARA A. ACOTT Notary Expires: 12/04/2005



(This area for notarial seal)

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REQUESTED BY

WILLIAM HOME MAY

IN OFFICIAL REGORDS OF

DOUGLAS CO WILLIAM ADA

2003 MAR 25 AM 9: 04

WERNER CHRISTEN RECORDER

18 PAID BL DEPUTY

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