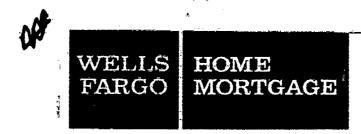
18

Recording Requested By: WELLS FARGO HOME MORTGAGE, INC.

When Recorded Return To:

SALLIE J CRAIG 1689 LANTANA DRIVE MINDEN, NV 89423



5024 Parkway Plaza Blvd., #7 MAC X5401-032 Charlotte, NC 28217

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WFHM - CLIENT 685 #:2617039 "CRAIG" Lender ID:716077/030375126 Douglas, Nevada MERS #: 100017937110200781 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: 03/02/2001, made by SALLIE J. CRAIG, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY as Trustor, with STEWART TITLE OF DOUGLAS COUNTY as Trustee, for the benefit of PROVIDENT FUNDING ASSOCIATES, L.P. as Beneficiary, which said Deed of Trust was recorded 03/15/2001 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 301 Page/Folio: 3690 as Instrument No.: 0510478 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: 1689 LANTANA DRIVE, MINDEN, NV 89423

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 March 10th, 2003

NOVAN 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.

With NESS 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)

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

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

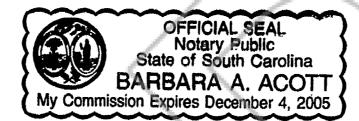
DONOVAN CORZO, ASST VICE PRESIDENT

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.

WITNESS my hand and official seal,

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



(This area for notarial seal)

*MWW*MWWFMC*03/10/2003 03:30:31 PM* WFMC01FNLS0000000000000000580276* NVDOUGL* 2617039 NVDOUGL_TRUST_SUB *

REQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO. MEVADA

2003 MAR 26 AM 10: 05

0571304BK 0303PG 12339

WERNER LHRISTEN
RECORDER

PAID 12 DEPUTY