

Recording Requested By:
WELLS FARGO HOME MORTGAGE, INC.

When Recorded Return To:

✓ WALLACE BOWERS
1150 PARK GLEN COURT
MILPITAS, CA 95035



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WFHM - CLIENT 685 #:8945319 "BOWERS" Lender ID:724688/465742297 Douglas, Nevada
MERS #: 010003270001821649 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: 02/01/2002, made by WALLACE BOWERS AND KAY L. BOWERS, HUSBAND & WIFE 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 02/12/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 202 Page/Folio: 4172 as Instrument No.: 0534609 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 : 306 CHIMNEY ROCK RO, STATELINE, NV 89449

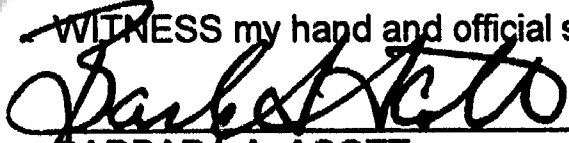
IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC. ("MERS") 3476 STATEVIEW BLVD., FORT MILL, SC 29715 as owner and WELLS FARGO HOME MORTGAGE, INC. 3476 STATEVIEW BLVD., FORT MILL, SC 29715 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

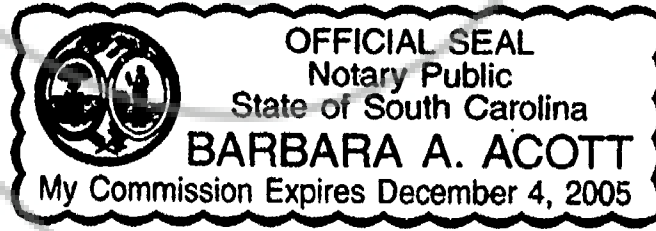
MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC. ("MERS")
On March 20th, 2003

By: 
TONY STEVENSON, Assistant Vice
President

STATE OF South Carolina
COUNTY OF Lancaster

On March 20th, 2003, before me, BARBARA A. ACOTT, a Notary Public in and for Lancaster County, in the State of South Carolina, personally appeared TONY STEVENSON, 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



(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


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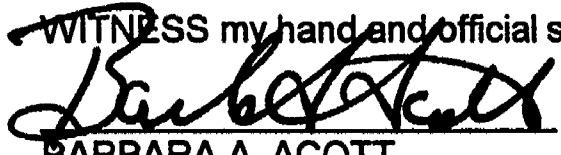
of said Deed of Trust does hereby reconvey without warranty to the person or pesons legally entitled thereto all estate now held by it under said Deed of Trust.

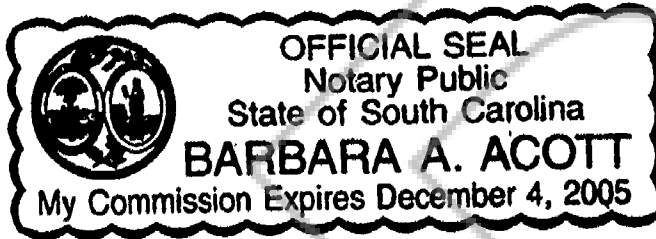
By WELLS FARGO HOME MORTGAGE, INC. as Trustee
On March 20th, 2003


TONY STEVENSON, ASST VICE PRESIDENT

STATE OF South Carolina
COUNTY OF Lancaster

On March 20th, 2003, before me, BARBARA A. ACOTT, a Notary Public in and for Lancaster County, in the State of South Carolina, personally appeared TONY STEVENSON, 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)

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REQUESTED BY
Wells Fargo Home Mtg
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 MAR 31 AM 11:42

WERNER CHRISTEN
RECORDER

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