Recording Requested By: WELLS FARGO HOME MORTGAGE, INC.

When Recorded Return To:

BRUCE G RAVENSCROFT 1339 PETAR DRIVE GARDNERVILLE, NV 89410

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WFHM - CLIENT 685 #:0472116 "RAVENSCROFT" Lender ID:727143/827704178 Douglas, Nevada MERS #: 100032700002028913 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: 04/08/2002, made by BRUCE G. RAVENSCROFT AND FRANKIE O. RAVENSCROFT, 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 04/15/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 402 Page/Folio: 4035 as Instrument No.: 0539486 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: 1339 PETAR DRIVE, GARDNERVILLE, NV 89410

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 21st, 2003

FRANCINE CARR, Assistant Vice

President

STATE OF South Carolina COUNTY OF Lancaster

On March 21st, 2003, before me, BARBARA A. ACOTT, a Notary Public in and for Lancaster County, in the State of South Carolina, personally appeared FRANCINE CARR, 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.

WHINESS my hand and official seal,

Notary Expires: 12/04/2005

RBARA A. ACOTT

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

*MWW*MWWWFMC*03/21/2003 11:07:19 AM* WFMC01FNLS0000000000000000590403* NVDOUGL* 0472116 NVDOUGL_TRUST_SUB *

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 21st, 2003

FRANCINE CARR, ASST VICE PRESIDENT

STATE OF South Carolina COUNTY OF Lancaster

On March 21st, 2003, before me, BARBARA A. ACOTT, a Notary Public in and for Lancaster County, in the State of South Carolina, personally appeared FRANCINE CARR, 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 OFFICIAL SEAL
Notary Public
State of South Carolina
BARBARA A. ACOTT
My Commission Expires December 4, 2005

(This area for notarial seal)

*MWW*MWWFMC*03/21/2003 11:07:20 AM* WFMC01FNLS00000000000000590403* NVDOUGL* 0472116 NVDOUGL_TRUST_SUB *

REQUESTED BY

Wells Farso Home m to

IN OFFICIAL RECORDS OF

DOUGLAS FO MEVADA

2003 MAR 31 AM 11: 43

0571852 BK0303PG15019 WERNER CHRISTEN
RECORDER

\$ 18 PAID (2 DEPUTY