TAX ID #: 07-162-160

This instrument must be recorded in: DOUGLAS County, NV

Recording Requested By: WF685 WELLS FARGO HOME MORTGAGE, INC. When Recorded Mail To: Fidelity National LPS PO Box 19523 Irvine, CA 92623-9523

Bin #: 03-28-03AM Loan #:2929762 LPS #: 1224897 SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR WELLS FARGO HOME MORTGAGE, INC. is the current holder of note dated: 12/20/99, Original Amount: \$118900.00 where there was a Deed of Trust recorded 12/21/99 as Instrument # 0483147, Book: 1299 Page: 4131, and STEWART TITLE OF NORTHERN NEVADA is the present Trustee under said Deed of Trust, and RAMONA ALLEN, AN UNMARRIED WOMAN AND LARRY MIKS, AN UNMARRIED MAN is the trustor/grantor, and FIRST SECURITY BANK, N.A. is the original beneficiary, and

WHEREAS, said Deed of Trust was recorded in Official Records of DOUGLAS County, NV, and

WHEREAS, the undersigned desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 199 PONDEROSA DRIVE, STATELINE, NV 89449

NOW THEREFORE, the undersigned beneficiary hereby substitutes MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR WELLS FARGO HOME MORTGAGE, INC. as Trustee under said Deed of Trust.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR WELLS FARGO HOME MORTGAGE, INC. as trustee, in accordance with provisions of said Deed of Trust, and the note having been fully satisfied, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR WELLS FARGO HOME MORTGAGE, INC.

On March 28, 2003

BYMichelle Barney, Assistant Secretary

STATE OF CA COUNTY OF Orange

On March 28, 2003 before me, K. Ellison, a Notary Public in and for Orange County in the State of CA, personally appeared Michelle Barney, Assistant Secretary, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

> K. ELLISON Comm. # 1337854 NOTARY PUBLIC - CALIFORNIA Orange County

My Comm. Expires Jan. 6, 2006

WITNESS MY hand and official seal.

K. Ellison

Notary Public

Commission Expires: 1/6/06

(MIN#: 100015800076020068) 3/27/03 761004

Mail Tax Statement To:

RAMONA ALLEN, 199 PONDEROSA DRIVE, STATELINE, NV 89449

4/3/03

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IN OFFICIAL RECORDS OF DOUGLAS CO. MEYADA

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