SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHE REAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee to any Trustee thereunder appointed; and

WHE REAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied:

NOW THEREFORE, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), whose address is 3476 STATEVIEW ROAD, MAC X7801-033, FORT MILL, SC 29715, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint, WELLS FARGO HOME MORTGAGE, INC. as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein.

Trustor(s): RONALD B MAY

Original Trustee: WESTERN TITLE COMPANY

Original Beneficiary: AMERICAN MORTGAGE EXPRESS FINANCIAL, A CALIFORNIA CORPORATION

Date of Deed of Trust: 05/08/2002

Loan Amount: \$158800

Date Recorded: 05-16-2002

Book: 502 Page: 5105 Instrument Number: 0542404

Comments:

and recorded in the official records of DOUGLAS County, State of Nevada, and more particularly described on said Deed of Trust referred to herein.

CORPORATE

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 4/11/2003.

WELLS FARGO HOME MORTGAGE, INC.

MORTGAGE ELECTRONIC REGISTRATION

SYSTEMS, INC. ("MERS")

VICE PRESIDENT

Mann

Benil

VICE PRESIDENT

State of GA

County of **FULTON**

On this date of 4/11/2003, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named DONNA BENIO and PAUL MANN, known to me (or identified to me on the basis of satisfactory evidence) that they are the VICE PRESIDENT and ASSISTANT

SECRETARY of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") and WELLS FARGO HOME MORTGAGE, INC., respectively, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporations and that said corporations executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: USHA DALMIA

11. Dalmi

My Commission Expires: 09-16-2006

MIN #: 100035300110200228 VRU Tel. #: 888/679-MERS

This Instrument prepared by: RONALD E. MEHARG

When recorded, return to:

DOCX, LLC

1111 ALDERMAN DR., SUITE 350 **ALPHARETTA, GA 30005**

770-753-4373

Mail Tax Statements To: **RONALD B MAY** PO BOX 7172 #330 STATLINE, NV 89449

Project #: R043MERS Loan #: 685-0539113

Investor Loan #: 20030423 (R048) Property Address: 202 SILVER DRIVE **ZEPHYR COVE, NV 89448**

REQUESTED BY

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IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2003 MAY -6 AM 9: 20

WERNER CHRISTEN RECORDER

0575773

BK 0503 PG 02518