SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, 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

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

NOW THEREFORE, WELLS FARGO HOME MORTGAGE, INC., 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): MICHAEL LUDEL

Original Trustee: UNITED TITLE OF NEVADA

Original Beneficiary: WELLS FARGO HOME MORTGAGE, INC. Loan Amount: \$81000

Date of Deed of Trust: 08/20/2002 Date Recorded: 08-20-2002

Book: 802

Page: 6463

Instrument Number: 0549970

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.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 4/14/2003.

WELLS FARGO HOME MORTGAGE, INC.



VICE PRESIDENT LOAN DOCUMENTATION

State of GA

County of FULTON

On this date of 4/14/2003, 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, known to me (or identified to me on the basis of satisfactory evidence) that he/she is the VICE PRESIDENT LOAN DOCUMENTATION of WELLS FARGO HOME MORTGAGE, INC., and was duly authorized in his/her respective capacity to execute the foregoing instrument for and in the name and in behalf of said corporation and that said corporation 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

My Commission Expires: 09-16-2006

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:

MICHAEL LUDEL 308 SAVAGE COURT **GREER, SC 29651**

Project #: 472WFHM

Investor Loan #:

20030422 (R048) Property Address:

1433 EDLESBOROUGH CI GARDNERVILLE, NV 89410

REQUESTED BY

D C XIN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2003 MAY -6 AM 9: 31

WERNER CHRISTEN RECORDER

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