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

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): RACHELA FAZIO

Original Trustee: C.C.M.C CO., A CALIFORNIA CORPORATION

Original Beneficiary: CAPITOL COMMERCE MORTGAGE CO., A CALIFORNIA CORPORATION

Date of Deed of Trust: 08/17/2001

Loan Amount: **\$91000** Date Recorded: 08-27-2001 Book: 801

Comments:

Page: 7195 Instrument Number: 0521485

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 5/8/2003.

CORPORAT

LIFORN

WELLS FARGO HOME MORTGAGE, INC.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")

VICE PRESIDENT

State of GA

County of **FULTON**

VICE PRESIDENT



On this date of 5/8/2003, 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 My Commission Expires: 09-16-2006

MIN #: 100032700001407241 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:

RACHELA FAZIO P.O. BOX 4089

STATELINE, NV 89449

Project #: R043MERS Loan #: 685-2723851

Investor Loan #: 20030521 (R048)

Property Address:

105 BRADBURY WAY STATELINE, NV 89449

REQUESTED BY

IN OFFICIAL RECORDS OF DOUGLAS COLL MEYADA

2003 MAY 15 AM II: 30

WERNER CHRISTEN RECORDER

0576938

BK 0503 PG 07716

OD PAID 52 DEPUTY