TAX ID #: 0000-11-251-210

This instrument must be recorded in: DOUGLAS County, NV

Recording Requested By: WF472 WELLS FARGO HOME MORTGAGE, INC. When Recorded Mail To: Fidelity National LPS PO Box 19523 Irvine, CA 92623-9523

Loan #:9162608 LPS #: 1355109 Bin #: 05-05-03CM 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: 12/1/99, Original Amount: \$120000.00 where there was a Deed of Trust recorded 12/8/99 as Instrument # 0482237, Book: 1299 Page: 1477, and FIRST AMERICAN TITLE INSURANCE COMPANY OF NEVADA is the present Trustee under said Deed of Trust, and KATHY ANNE JENNINGS A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY is the trustor/grantor, and FLEET MORTGAGE CORP., A SOUTH CAROLINA CORPORATION 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: 225 SKI CT, 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 May 06, 2003

Lisa Kimbrough,

Assistant Secretary

STATE OF CA COUNTY OF Orange

On May 06, 2003 before me, A. Gutierrez, a Notary Public in and for Orange County in the State of CA, personally appeared Lisa Kimbrough, 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.

WITNESS MY hand and official seal.

Notary Public

Commission Expires: 1/28 (MIN#: 100023800001738248)

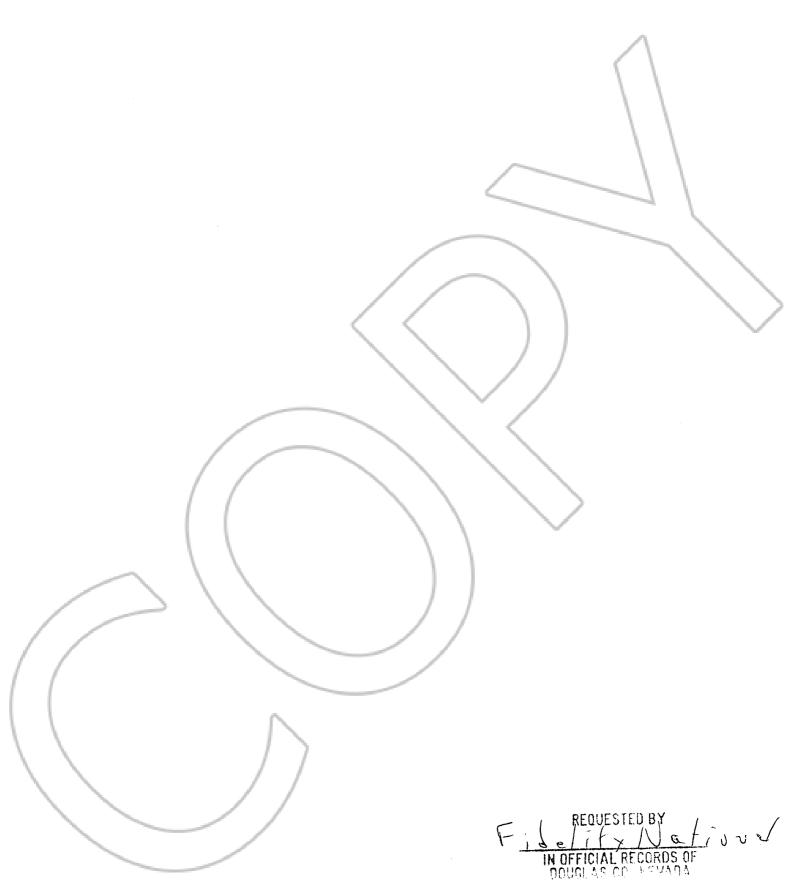
785935 Mail Tax Statement To:

5/5/03

KATHY JENNINGS, 225 SKI CT, STATELINE, NV 89449

A. GUTIERREZ A STATE OF THE PARTY OF THE PAR Comm. # 1396570 NOTARY PUBLIC - CALIFORNIA Orange County My Comm Expires Jan. 28, 2007

6/5/03



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WESNER CHRISTIAN
RECORDER
PAID 62 DEPUTY