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, 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): CHRISTOPHE W ARNOLD

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

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

Date of Deed of Trust: 01/29/2001

Loan Amount: \$170000

Date Recorded: 02-09-2001

Book: 201

Page: 1571

Instrument Number: 0508453

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 5/19/2003.

WELLS FARGO HOME MORTGAGE, INC.

MORTGAGE ELECTRONIC REGISTRATION

SYSTEMS, INC. ("MERS")

DONNA BENIO VICE PRESIDENT

State of GA

County of FULTON

PAUL MANN VICE PRESIDENT

On this date of 5/19/2003, 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: ÚSHA DALMIA

My Commission Expires: 09-16-2006

MIN #: 100032700001004972 VRU Tel. #: 888/6799

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:

CHRISTOPHE W ARNOLD 2767 ESAW STREET **MINDEN, NV 89423**

Project #: R043MERS Loan #: 685-2599721

* 6 8 5 - 2 5 9 9 7 2 1 *

Investor Loan #: 20030604 (R048) Property Address: 2767 ESAW STREET

MINDEN, NV 89423

REQUESTED BY IN OFFICIAL RECORDS OF

2003 MAY 23 PM 2: 55

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WERNER CHIGHEN RECORDER 92

11 PAID 12 DEPUTY