

Parcel#:
Loan No 2135895

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Whereas

ANDREW GREG CHEECHOV AND SUZANNE KATHLEEN CHEECHOV

was the original Trustor under that certain Deed of Trust recorded on 02/24/97 in the office of the County Recorder of DOUGLAS County, Nevada, as Doc No. 0420145 in Book 897 , Page 4501

Whereas, the undersigned, as the present Beneficiary(s) under said Deed of Trust desires to substitute a new Trustee under said Deed of trust in place and stead of original Trustee, now therefore, the undersigned hereby substitutes himself (themselves) as Trustee under said Deed of Trust and does hereby reconvey without warranty to the persons legally entitled thereto all Estate now held by it under said Deed of Trust. this 20th day of May, 2003

WELLS FARGO BANK MINNESOTA, NA FKA NORWEST BANK, MINNESOTA, N.A. AS INDENTURE TRUSTEE UNDER THE SALE AND SERVICING AGREEMENT DATED AS OF DECEMBER 1, 1997 FOR LIFE FINANCIAL HOME LOAN OWNER TRUST 1997-3 HOME LOAN ASSET BACKED NOTES SERIES 1997-3

by **EMC MORTGAGE CORPORATION**
their Attorney-in-fact

By: _____
Elsa McKinnon
Vice President

STATE OF FLORIDA
COUNTY OF PINELLAS

On 05/20/03 before me, the undersigned, a Notary Public for said County, and State, personally appeared Elsa McKinnon , personally known to me to be the Vice President of the corporation that executed the foregoing instrument as Trustee, and known to me to be the person who executed the same on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors
WITNESS MY hand and official seal.

Steven Rogers
Notary Public



STEVEN ROGERS
Notary Public, State of Florida
My Commission Exp. Jan. 8, 2007
DD0176150
Bonded through
Florida Notary Assn., Inc.

prepared by:

A. Graham/NTC, 2100 Alt 19 N., Palm Harbor, FL 34683

Mail Tax Statements to:
ANDREW GREG CHEECHOV
1234 SANDSTONE DR
WELLINGTON, NV 89444

When Recorded Mail To:
✓ Nationwide Title Clearing
2100 Alt 19 North
Palm Harbor, FL 34683



EMCRC AZ 4156A Y P

REQUESTED BY
Nationwide Title
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 JUN -3 AM 8: 26

WERNER CHRISTEN
RECORDER

\$ 17 PAID *K2* DEPUTY

0578625

BK0603PG00549

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