PIN Tax ID#:

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:

LAWRENCE WERNER

1174 CASA BLANCA COURT

MINDEN, NV 89423

Project #: R043MERS

MIN #: 100032700001630404 VRU Tel. #: 888/679.MERS

Loan #: 685-2794978



685-2794978* Investor Loan #: 20030710 (R048)

Property Address:

1174 CASA BLANCA COU

MINDEN, NV 89423

EQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2003 SEP 15 AM 10: 23

WERNER CHRISTEN RECORDER

\$18 PAID K & DEPUTY

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:

WFNVSTDR-3 07/31/03

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, 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): LAWRENCE WERNER AND MARIE A. WERNER, HUSBAND AND WIFE

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

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

Date of Deed of Trust: 11/6/2001

Loan Amount: \$254000

Date Recorded: 11-15-2001 Book: 1101

SEAL

Page: 4484

Instrument #: 0527778

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 07/17/2003.

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

RACHELL MURRAH VICE PRESIDENT

> 0589912 BK 0 9 0 3 PG 0 7 2 7 4

WELLS FARGO HOME MORTGAGE, INC.

HITESH PANDIT

VICE PRES. LOAN DOCUMENTATION

State of GA

County of FULTON

On this date of 07/17/2003, 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 HITESH PANDIT and RACHELL MURRAH, known to me (or identified to me on the basis of satisfactory evidence) that they are the VICE PRES. LOAN DOCUMENTATION and VICE PRES. LOAN DOCUMENTATION 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