PIN Tax ID #:

This Instrument prepared by:

WFNVSTDR-3 07/31/03

2003 OCT -2 AM 9: 25

REQUESTED BY

DOUGLAS CO. NEVADA

WERNER CHRISTEN RECORDER

RONALD E. MEHARG

When recorded, return to:

DOCX, LLC

1111 ALDERMAN DR., SUITE 350

ALPHARETTA, GA 30005

770-753-4373

Mail Tax Statements To:

STEPHANIE K HENDERSON 270 SHADOW MOUNTAIN CI GARDNERVILLE, NV 89410

Project #: 591MERS

MIN #: 100032700001618615 VRU Tel. #: 888/679, MERS

Loan #: 591-9956441



Investor Loan #: 20030909 (R048)

Property Address:

270 SHADOW MOUNTAIN GARDNERVILLE, NV 89410

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHE REAS, 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, 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): STEPHANIE K. HENDERSON, AN UNMARRIED WOMAN

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

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

Date of Deed of Trust: 11/13/2001

Loan Amount: \$293500

Date Recorded: 11-20-2001 Book: 1101

Page: 6412

Instrument #: 0528207

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 9/26/2003.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

RACHELL MURRA VICE PRESIDENT

> 0592234 RK 1003 PG 00943

WELLS FARGO HOME MORTGAGE, INC.



LINDA GREEN

VICE PRES. LOAN DOCUMENTATION

State of GA
County of FULTON

On this date of 9/26/2003, 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 LINDA GREEN 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. 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

