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REQUESTED BY
DOCX
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

PIN Tax ID #:
This Instrument prepared by: **RONALD E. MEHARG** WFNVSTDR-3 07/31/03

2003 OCT 14 AM 8:08

When recorded, return to:
DOCX, LLC
1111 ALDERMAN DR., SUITE 350
ALPHARETTA, GA 30005
770-753-4373

WERNER CHRISTEN
RECORDER
\$18⁰⁰ PAID **kg** DEPUTY

Mail Tax Statements To:
ROBIN K PALMER
2631 CLAPHAM LANE
MINDEN, NV 89423
Project #: **R043MERS**
MIN #: **100032700001662084**
VRU Tel. #: **888/679.MERS**
Loan #: **685-2807891**



Investor Loan #: **20030919 (R048)**

Property Address:
2631 CLAPHAM LANE
MINDEN, NV 89423

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): **ROBIN K. PALMER AND MAKELA PALMER, 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: **11/20/2001** Loan Amount: **\$168000**

Date Recorded: **11-27-2001** Book: **1101** Page: **8272** Instrument #: **0528549**
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 **10/ 7/2003**.

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



R Murrah
RACHELL MURRAH
VICE PRESIDENT

0593294
BK1003PG5966



WELLS FARGO HOME MORTGAGE, INC.

L Green

LINDA GREEN
VICE PRES. LOAN DOCUMENTATION

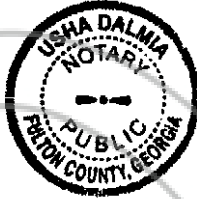
State of GA
County of FULTON

On this date of 10/ 7/2003, 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. ("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.

U. Dalmia

Notary Public: USHA DALMIA
My Commission Expires: 09-16-2006



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BK1003PG5967