PIN Tax ID #:

This Instrument prepared by:

WFNVSTDR-3 07/31/03

RONALD E. MEHARG

When recorded, return to:

DOCX, LLC

1111 ALDERMAN DR., SUITE 350

ALPHARETTA, GA 30005

770-753-4373

Mail Tax Statements To:

TIMOTHY J MCCARTHY 1641 ZALDIA DRIVE

MINDEN, NV 89423

Project #: 708MERS MIN #: 100031800510170479 VRU Tel. #: 888/679.MERS

Loan #: 708-0182050237

708-018205023

Investor Loan #: 20030919 (R048)

Property Address:

1641 ZALDIA DRIVE **MINDEN, NV 89423**

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

REQUESTED BY

2003 OCT 14 AM 8: 09

WERNER CHRISTEN RECORDER

PAID K2 DEPUTY

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., whose address is 3476 STATEVIEW ROAD, MAC X7801-033, FORT MILL, SC 29715, being the present legal owner and holder of the indebt edness 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): TIMOTHY J. MCCARTHY, AN UNMARRIED MAN

Original Trustee: STEWART TITLE COMPANY OF SAN DIEGO, A CALIFORNIA CORPORATION Original Beneficiary: SCME MORTGAGE BANKERS, INC., A CALIFORNIA CORPORATION

Date of Deed of Trust: 8/6/2002

Loan Amount: \$278400

Date Recorded: 09-13-2002 Book: 902

Comments:

Page: 4036

Instrument #: 0552070

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.

VICE PRESIDENT

0593300 BK 1 0 0 3 PG 5 9 7 8

WELLS FARGO HOME MORTGAGE, INC.



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. 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