When Recorded Mail to: Nationwide Title Clearing 2100 Alt 19 North Palm Harbor, FL 34683 Notice Vide Title
IN OFFICIAL RECORDS OF
DRUST AS CO., NEVADA

2004 MAY 17 AM 10: 45

WERNER CHRISTEN RECORDER

17 PAID K & DEPUTY

Parcel#:

Loan No: 0074032217

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Whereas, the undersigned, as the present Beneficiary(s) under a Deed of Trust recorded on 11/26/02 in the office of the County Recorder of DOUGLAS County, Nevada, as Doc No. 559045 in Book 1102 , Page 11092

made by CHRISTINE M CROSKERY & KYLE H CROSKERY

as Trustor, 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 27th day of April, 2004

WELLS FARGO BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR FIRST

FRANKLIN MORTGAGE LOAN TRUST 2002-FF4

by SAXON MORTGAGE SERVICES, INC. f/k/a

MERITECH MORTGAGE SERVICES, INC.

as their Attorney-in-fact

Elsa McKinnon

Asst. Vice President

STATE OF FLORIDA

COUNTY OF PINELLAS

On 04/27/04 before me, the undersigned, a Notary Public for said County, and State, personally appeared Elsa McKinnon personally known to me to be the Asst. 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.

MARY JO MCGOWAN Notary Public State of Florida Ny Commission Exp. July 30, 2001 No. DD 0236404 Bonded through (800) 432-4254 Florida Notary Assn., Inc.

Mary Jo McGowan

Notary Public/Commission expires 07/30/2007

D. I D. . . . V. E---1- . . . (NTC 2100 Als 10 N. Belm Hombo

Prepared By: V/Escalante/NTC 2100 Alt 19 N, Palm Harbor FL 34683

Mail Tax Statements to: CHRISTINE CROSKERY

1468 HARVEST AVE

GARDNERVILLE, NV 89410

MERTR TM 11533 NG P

0613332