8

PIN Tax ID #: 142008311006

This Instrument prepared by:

WFNVSTDR-5 05/11/04

RONALD E. MEHARG

When recorded, return to:

DOCX, LLC

1111 ALDERMAN DR., SUITE 350

ALPHARETTA, GA 30005

770-753-4373

Mail Tax Statements To:

ROBERT O RICHARDS

1004 VISTA RIDGE CT

CARSON CITY, NV 89705

Project #: 708MERS

MIN #: 100017911130210286 VRU Tel. #: 888/679.MERS Reference #: 708-0185678885



Secondary Reference #: 20040823 (R048)

Property Address:

1004 VISTA RIDGE CT CARSON CITY, NV 89705 REQUESTED BY

DOCX

IN OFFICIAL RECORDS OF

DOUGLAS CO. NEVADA

2004 JUL 26 AM 8: 22

WERNER CHRISTEN
RECORDER

18 PAID KD 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

WHE REAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied:

NOW THEREFORE, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., whose address is 2701 WELLS FARGO WAY, MAC X9901-026, MINNEAPOLIS, MN 55467, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint, WELLS FARGO BANK, N.A. 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): ROBERT O. RICHARDS A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY

Original Trustee: FIRST AMERICAN TITLE, A NEVADA CORPORATION

Original Beneficiary: UNITED SECURITY FINANCIAL. A UTAH CORPORATION

Date of Deed of Trust: 3/3/2003

Loan Amount: \$214,400,00

Date Recorded: 3/11/2003

Book: 0303 Pa

Loan Amount, 9214,400.00

Page: 4493 Instrument #: 0569655

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 7/21/2004.

WELLS FARGO BANK, N.A.

RACHELL MURRAH

VICE PRESIDENT LOAN DOCUMENTATION

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

0619669

BK 0 7 0 4 PG 1 0 5 0 7



LINDA GREEN VICE PRESIDENT

State of GA
County of FULTON

On this date of 7/21/2004, 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 RACHELL MURRAH and LINDA GREEN, known to me (or identified to me on the basis of satisfactory evidence) that they are the VICE PRESIDENT LOAN DOCUMENTATION and VICE PRESIDENT of WELLS FARGO BANK, N.A. and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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

MARY L. KELLY

Notary Public-Georgia

Fulton County

My Commission Expires Oct. 14, 2007