PIN Tax ID #: 122004516017

This Instrument prepared by:

WFNVSTDR-5 05/11/04

RONALD E. MEHARG

When recorded, return to:

VDOCX, LLC

1111 ALDERMAN DR., SUITE 350

ALPHARETTA, GA 30005

770-753-4373

Mail Tax Statements To:

GAVIN GRUJCIC

1349 EL DORADO AVE., UNIT B

GARDNERVILLE, NV 89410

Project #: 708MERS

MIN #: 100031800630030942 VRU Tel. #: 888/679.MERS Reference #: 708-0191418557



* 7 0 8 - 0 1 9 1 4 1 8 5 5 7 *

Secondary Reference #: 20050123 (R045)

Property Address:

1349 EL DORADO AVE., UNIT B GARDNERVILLE, NV 89410 IN OFFICIAL RECORDS OF

2004 DEC 29 AM 8: 10

WERNER CHRISTEN ORECORDER

s/8 PAID K2 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

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 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): GAVIN GRUJCIC, AN UNMARRIED MAN

Original Trustee: STEWART TITLE COMPANY OF SAN DIEGO, A CALIFORNIA CORPORATION Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Date of Deed of Trust: 11/4/2003

Loan Amount: \$100,000.00

Date Recorded: 11/12/2003 Book: 1103

Page: 05147

Instrument #: 0596538

Comments: ORIGINAL LENDER: SCME MORTGAGE BANKERS, INC., A CALIFORNIA CORPORATION

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 12/22/2004.

WELLS FARGO BANK, N.A.

^

JESSICA LEETE

VIGE PRESIDENT LOAN DOCUMENTATION

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

0633214 BK 1204PG 13388 LINDA GREEN VICE PRESIDENT

State of GA

County of FULTON

On this date of 12/22/2004, 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 JESSICA LEETE 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 Comm. Expires Oct. 14, 2007