PIN #: 1220-21-810-013

This document was prepared by: Wells Fargo Bank 2324 Overland Ave PO Box 31557 Billings, MT 59102, 866-255-9102

Return Tax Statements & Documents to:

RICHARD M CHRISTENSEN PO BOX 6037 GARDNERVILLE, NV 89460-4600

0637944 03/02/2005 10:35 AM Deputy: KLJ OFFICIAL RECORD Requested By: WELLS FARGO BANK

> Douglas County - NV Recorder Werner Christen

> > Fee:

ofPage: PG-00504 RPTT: BK-0305

17.00 0.00



SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

Account Number: 6547956959cn

WHEREAS, Richard Michael Christensen and Marianne Christensen, husband and wife was the original Trustor, First American Title Insurance Co. of NE was the original Trustee, and E-Loan, Inc., A Delaware Corporation, as assigned to Wells Fargo Bank, N.A. was the original Beneficiary under that certain Deed of Trust dated April 18, 2003 and recorded on May 5, 2003, in Book 0503, at Page 02222, in the Official Records of Douglas County, Nevada under Document No. 0575727.

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and desires to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder, in the manner in said Deed of Trust provided, THEREFORE, the undersigned hereby substitute Wells Fargo Bank, N.A as Trustee under said Deed of Trust. NOW THEREFORE, Wells Fargo Bank, N.A, as substituted Trustee, does hereby reconvey without warranty, to the person or person legally entitled thereto, the estate held by the trustee, declaring that the indebtedness secured by said Deed of Trust HAS BEEN FULLY PAID.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated: 02/23/2005

Wells Fargo Bank, N.A.

(Beneficiary and Substituted Trustee)

lesler, Collateral Jodi L

STATE OF MONTANA/COUNTY OF YELLOWSTONE \ss.

On 02/23/2005, personally appeared before me, a notary public, Jodi L Kesler, Collateral Officer of Wells Fargo Bank, N.A, personally known or proved to me to be the person whose name is subscribed to the above instrument who acknowledged that he/she executed the instrument.

Crystine Nass,

Notary Public for the State of Montana

Residing at Laurel, Montana

My commission expires: 10/05/2008