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Assessor's/Tax ID No. 1220-15-410-039

Recording Requested By:
AMERICA'S SERVICING COMPANY

When Recorded Return To: BRENDA BRADBURY PO BOX 733 SANTA ANA, CA 92702 DOC # 0669667 03/13/2006 08:04 AM Deputy: KLJ OFFICIAL RECORD Requested By:

Requested by:
AMERICAS SERVICING COMPANY

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 3 Fee:

6 PG- 3968 RPTT: 0.00

19.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

America's Servicing Company #:1205062975 "BRADBURY" Lender ID:507001/401698892 Douglas, Nevada

MERS #: 100273900101311768 VRU #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR PEOPLE'S CHOICE HOME LOAN, INC., A WYOMING CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 07/20/2004, made by BRENDA BRADBURY, A SINGLE WOMAN as Trustor, with F.C.I., A CALIFORNIA CORPOATION as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR PEOPLE'S CHOICE HOME LOAN, INC., A WYOMING CORPORATION as Beneficiary, which said Deed of Trust was recorded 07/29/2004 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0704 Page/Folio: 12772 as Instrument No.: 620089 wherein said Owner and Holder hereby substitutes WELLS FARGO BANK, N.A. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 820 LONG VALLEY ROAD, GARDNERVILLE, NV 89460

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR PEOPLE'S CHOICE HOME LOAN, INC., A WYOMING CORPORATION 4185 HALLMARK PARKWAY, SAN BERNARDINO, CA 92407 as owner and WELLS FARGO BANK, N.A. 4185 HALLMARK PARKWAY, , SAN BERNARDINO, CA 92407 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR PEOPLE'S CHOICE HOME LOAN, INC., A WYOMING CORPORATION On March 7th, 2006

ESTHER RUIZ, Assistant Secretary

STATE OF California COUNTY OF San Bernardino

On March 7th, 2006, before me, JANAKA RATNAYAKE, a Notary Public, personally appeared ESTHER RUIZ, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

S my hand and official seal,

JAÑAKA RATNAYAKE

Notary Expires: 12/16/2007 #1456792



(This area for notarial seal)

WELLS FARGO BANK, N.A. hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By WELLS FARGO BANK, N.A. as Trustee

On March 7th, 2006

DARNETTA HARRIS , VICE PRESIDENT LOAN DOCUMENTATION

*MCE*MCEWFMF*03/07/2006 08:49:19 AM* WFMF03WFMM000000000000000749031* NVDOUGL* 1205062975 NVDOUGL_TRUST_SUB *MCE*MCEWFMF*

0669667 Page: 2 Of

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF California COUNTY OF San Bernardino

On March 7th, 2006, before me, JANAKA RATNAYAKE, a Notary Public, personally appeared DARNETTA HARRIS, VICE PRESIDENT LOAN DOCUMENTATION, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

JAWAKA RATNAYAKE

Notary Expires: 12/16/2007 #1456792



