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Assessor's/Tax ID No. 1220-21-510-042

Recording Requested By: WELLS FARGO HOME MORTGAGE

When Recorded Return To:

WELLS FARGO HOME MORTGAGE ,1003 E BRIER DR MAC X0501-022 SAN BERNARDINO, CA 92408 DOC # 0727492 07/25/2008 01:04 PM Deputy: DW OFFICIAL RECORD Requested By: WELLS FARGO BANK

> Douglas County - NV Werner Christen - Recorder

Page: 1 Of 3 Fee: 19.00 BK-0708 PG-5558 RPTT: 0.00





SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WFHM - CLIENT 708 #:0183370857 "BENDER" Lender ID:700867/442563892 Douglas,

MERS #: 100032700002843998 VRU #: 1-888-679-6377

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY PERSON.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 10/30/2002, made by STEWART BENDER AND DONNA BENDER, HUSBAND & WIFE as Trustor, with C.C.M.C CO., A CALIFORNIA CORPORATION as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary, which said Deed of Trust was recorded 11/14/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1102 Page/Folio: 05696 as Instrument No.: 0557769 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: 1378 KIMMERLING ROAD, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. MAC# X0501-022, 1003 E. BRIER DRIVE, SAN BERNARDINO, CA 92408 as owner and WELLS FARGO BANK, N.A. 1003 E. BRIER DR., X0501-022, SAN BERNARDINO, CA 92408 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

*ER*ERWFMB*07/23/2008 03:18:02 PM* WFMC04FNLS0000000000000002870682* NVDOUGL* 0183370857 NVDOUGL TRUST SUB * ER*ERWFMB*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. On July 23rd, 2008

ву:__

PATRICIA RODNEY-DAVIS, Assistant

Secretary

STATE OF California COUNTY OF San Bernardino

On July 23rd, 2008 before me, T. MARSHALL, Notary Public, personally appeared PATRICIA RODNEY-DAVIS, who 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal,

T. MARSHALL

Notary Expires: 06/23/2010 #1677179

T. MARSHALL
COMM. #1677179
NOTARY PUBLIC - CALIFORNIA
SAN BERNARDINO COUNTY
My Comm. Expires June 23, 2010

(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.

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

By WELLS FARGO BANK, N.A. as Trustee On July 23rd, 2008

PATRICIA RODNEY-DAVIS, VICE PRESIDENT LOAN DOCUMENTATION

STATE OF California COUNTY OF San Bernardino

On July 23rd, 2008 before me, T. MARSHALL, Notary Public, personally appeared PATRICIA RODNEY-DAVIS, who 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal,

T. MARSHALL

Notary Expires: 06/23/2010 #1677179

T. MARSHALL
COMM. #1677179
NOTARY PUBLIC - CALIFORNIA
SAN BERNARDINO COUNTY
My Corrin. Expires June 23, 2010

(This area for notarial seal)

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BK- 0708 PG- 5560 7/25/2008