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DOC # 0757925
01/29/2010 12:13 PM Deputy: PK

OFFICIAL RECORD
Requested By:
WELLS FARGO BANK

Assessor's/Tax ID No. 12201002044

Recording Requested By:
WELLS FARGO HOME MORTGAGE

Douglas County - NV
Karen Ellison - Recorder

When Recorded Return To:

Page: 1 Of 3 Fee: 19.00
BK-0110 PG- 5712 RPTT: 0.00

WELLS FARGO HOME MORTGAGE
MAC X9901-L1R
✓ 2701 WELLS FARGO WAY
MINNEAPOLIS, MN 55467



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WFHM - CLIENT 708 #:0143356418 "COCHRAN" Lender ID:Q45008/7007672855 Douglas,
Nevada

MERS #: 100162500051738988 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: 01/19/2005 , made by STEPHEN L. COCHRAN,
AND JENNIFER L. COCHRAN, JOINT TENANTS as Trustor, with STEWART TITLE OF
DOUGLAS COUNTY as Trustee, for the benefit of MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC. as Beneficiary, which said Deed of Trust was recorded
01/26/2005 in the Office of the County Recorder of Douglas State of Nevada, in
Book/Reel/Liber: 0105 Page/Folio: 8988 as Instrument No.: 0635266 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 : 1219 GOLDEN EAGLE CT, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. 2701 WELLS FARGO WAY, MINNEAPOLIS, MN 55467 as owner and WELLS FARGO
BANK, N.A. 2701 WELLS FARGO WAY, MAC# X9901-L1R, MINNEAPOLIS, MN 55467 as
Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

*A-T*A-TWFMM*01/27/2010 10:28:05 AM* WFCM04WFMW0000000000000000642864*
NVDUGL* 0143356418 NVDUGL_TRUST_SUB *A-TWFMM*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

On January 27th, 2010

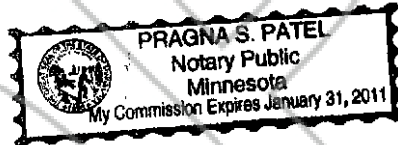
By: Iris Bergerson
Iris Bergerson, Assistant Secretary

STATE OF Minnesota
COUNTY OF Hennepin

On January 27th, 2010, before me, a Notary Public in and for Hennepin County in the State of Minnesota, personally appeared Iris Bergerson, 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, and that by his/her/their signature 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,

Pragna S. Patel
Notary Expires: / /



(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 persons legally entitled thereto all estate now held by it under said Deed of Trust.

By WELLS FARGO BANK, N.A. as Trustee
On January 27th, 2010

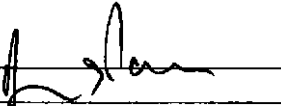
Iris Bergerson
IRIS BERGERSON, VICE PRESIDENT LOAN DOCUMENTATION

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF Minnesota
COUNTY OF Hennepin

On January 27th, 2010, before me, a Notary Public in and for Hennepin County in the State of Minnesota, personally appeared IRIS BERGERSON , 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, and that by his/her/their signature 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,



Notary Expires: / /



(This area for notarial seal)