

Document Prepared By: WFUTSTDR-5 04/28/05
RONALD E. MEHARG
When recorded return to:
DOCX, LLC
1111 ALDERMAN DR., SUITE 350
ALPHARETTA, GA 30005
770-753-4373
MIN #: 100031700002171011
VRU Tel.#: 888/679-MERS

ENT 158311;2006 PG 1 of 1
RANDALL A. COVINGTON
UTAH COUNTY RECORDER
2006 Nov 27 10:51 am FEE 10.00 BY SDH
RECORDED FOR DOCX LLC

Project #: 708MERS
Reference #: 708-0195483029



* 7 0 8 - 0 1 9 5 4 8 3 0 2 9 *
Secondary Reference #: 20061208 (R045)
PIN/Tax ID #:
Property Address:
539 E. 1840 NORTH
OREM, UT 84097

Space above for Recorder's use only

PIN/Tax ID #:

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, that certain Deed of Trust described below provides that this 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 FINANCIAL NATIONAL BANK, A National Banking Association**, as successor Trustee; and ,

WHEREAS, **WELLS FARGO FINANCIAL NATIONAL BANK** under that certain Deed of Trust Described below, having received from the Beneficiary under said Deed of Trust a request to reconvey, reciting that the obligation secured by said Deed of Trust has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said below described premises by virtue of said Deed of Trust.

Borrower(s): **MARY S. HAYMOND, SINGLE WOMAN**

Original Trustee: **MOUNTAIN WEST TITLE**

Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**

Loan Amount: **\$83,000.00**

Date of Deed of Trust: **10/8/2004**

Date Recorded: **10/14/2004**

Book: **NA**

Page: **NA**

Instrument #: **117264:2004**

Legal Description: **LOT 14, PLAT "I", HEATHERIDGE SUBDIVISION, OREM, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY RECORDER, UTAH COUNTY, UTAH.**

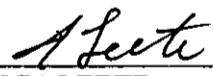
Comments: **ORIGINAL LENDER: SECURITY NATIONAL MORTGAGE COMPANY, A UTAH CORPORATION**

and recorded in the official records of Utah County, State of Utah, affecting Real Property.

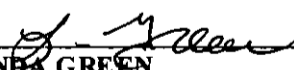
IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of **11/21/2006**.

WELLS FARGO FINANCIAL NATIONAL BANK

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.




JESSICA LEETE
TITLE OFFICER
State of **GA**
County of **FULTON**



LINDA GREEN
VICE PRESIDENT

On this date of **11/21/2006**, 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 **LINDA GREEN** and **JESSICA LEETE**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **VICE PRESIDENT** and **TITLE OFFICER** of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** and **WELLS FARGO FINANCIAL NATIONAL BANK** 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 or business entities, and that said coporations or business entities 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:



CHISARA ADA SNELLINGS
Notary Public - Georgia
Fulton County
My Comm. Expires Aug. 31, 2010