

RECORDING REQUESTED BY

WHEN RECORDED MAIL TO

R.E.F.S. INC.  
17780 FITCH STREET, SUITE 240  
IRVINE, CA 92614

LOAN: 68180200725799

OTHER:

FILE: 20077140NV

APN 1220-10-811-028

**SUBSTITUTION OF TRUSTEE**

WHEREAS, LAURA L. KOLBE , AN UNMARRIED PERSON was the original Trustor, **EQUITABLE DEED COMPANY** was the original Trustee, and **BANK OF AMERICA NEVADA, A NEVADA BANKING CORPORATION** was the original Beneficiary under that certain Deed of Trust dated **09/05/1996** recorded on **09/06/1996** as Instrument Number **395879** Book **0996** Page **0670** of Official records in the office of the Recorder of **DOUGLAS** County, Nevada.

AND WHEREAS, the undersigned, is the present Beneficiary under said Deed of Trust, and,

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder.

NOW THEREFORE, the undersigned Beneficiary hereby substitutes **R.E.F.S. INC., A CALIFORNIA CORPORATION** as Trustee under said Deed of Trust. Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated: 07/03/2000

By: \_\_\_\_\_

By: \_\_\_\_\_

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

On \_\_\_\_\_ before me, the undersigned, a Notary Public for said State, personally appeared \_\_\_\_\_, 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.

(Seal)

WITNESS my hand and official seal.

Signature \_\_\_\_\_

0495300

BK0700PG0555

Substitution of Trustee Pg-2-

TS#: 20077140NV  
Loan: 68180200725799

BANK OF AMERICAN, N.A. FKA

Bank of America, Nevada

*Kalisa Patterson*  
Kalisa Patterson

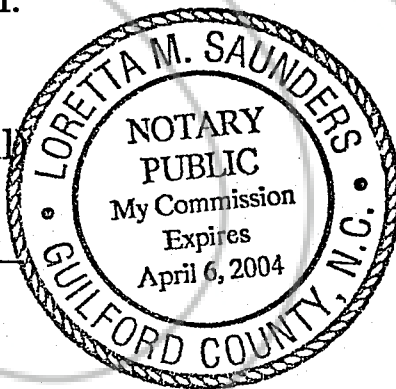
State of North Carolina  
County of Guilford

On July 3, 2000 before me, Loretta M Saunders Notary Public,  
personally appeared Kalisa Patterson 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 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) in 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.

Loretta M Saunders (Seal)

My commission expires: 4/6/04



REQUESTED BY  
**FIRST AMERICAN TITLE CO.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2000 JUL -6 AM 11:41

LINDA SLATER  
RECORDER

\$ 8.00 PAID K2 DEPUTY

0495300  
BK0700PG0556