

OFFICIAL RECORD

Requested By:
R E F S INC

APN # 1420-33-310-008

Recording Requested By:
AMERICAN FIRST CREDIT UNION

Douglas County - NV
Werner Christen - Recorder

Page: 1 OF 2 Fee: 18.00
BK-0605 PG- 1346 RPTT: 0.00

When Recorded Mail To:
WALTER BEMISS II
CYNTHIA L. BEMISS
17780 Fitch St., #240
Irvine, CA 92614



LN #565416975-70

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

WHEREAS, **QUALITY TITLE SERVICE**, is the present Trustee of record under the following described Deed of Trust:

Trustor: WALTER BEMISS II AND CYNTHIA L BEMISS, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

Beneficiary: AMERICAN FIRST CREDIT UNION

Trustee: QUALITY TITLE SERVICE

Dated: 10-22-2002

Recorded On: 11-13-2002

Book: 1102

Page: 04783

Document/Instrument #: 0557584

Loan Amount: \$80,000.00

County: DOUGLAS, NEVADA

Legal: LOT 150, IN BLOCK A, AS SET FORTH ON FINAL MAP OF WILDHORSE, UNIT 5, PLANNED UNIT DEVELOPMENT FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON JANUARY 27, 1993, IN BOOK 193, PAGE 3866, AS DOCUMENT NO. 298258, OF OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and stead of QUALITY TITLE SERVICE now, THEREFORE, the undersigned hereby substitutes AMERICAN FIRST CREDIT UNION, as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the interest now held by thereunder.

AND WHEREAS, the indebtedness secured by said Deed of Trust has been paid in full.

NOW THEREFORE, the present beneficiary under said Deed of Trust, DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust in said County in the State of Nevada, describing the land therein as more fully described in said Deed of Trust.

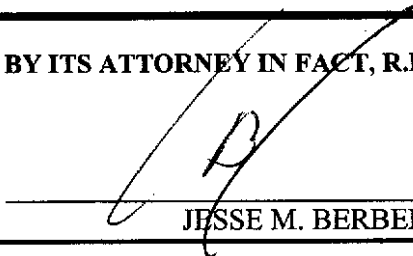
MAIL TAX STATEMENTS TO:

**WALTER BEMISS II
CYNTHIA L. BEMISS
2688 WILDHORSE LANE
MINDEN, NV 89423**

DATE 04-20-2005

AMERICAN FIRST CREDIT UNION BY ITS ATTORNEY IN FACT, R.E.F.S. INC.

✓ **REFS, INC.**
17780 Fitch Street - Suite 240
Irvine, California 92614



JESSE M. BERBER, VICE PRESIDENT

[ACKNOWLEDGEMENT ATTACHED HERETO AND MADE APART HEREOF]

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of ORANGE

} SS.

On 04-20-2005, before me, DANH N. LE
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared JESSE M. BERBER, VICE PRESIDENT
Name(s) of Signer(s)

- personally known to me
- 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.

Place Notary Seal Above

[Signature]
Signature of Notary Public

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____

Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer

Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____

Signer Is Representing: _____

