

OFFICIAL RECORD

Requested By:  
R E F S INC

WHEN RECORDED MAIL TO:

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

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 Of 1 Fee: 14.00  
BK-0605 PG- 1348 RPTT: 0.00



Douglas, NV

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: THAT  
AMERICAN FIRST CREDIT UNION, organized and existing under the laws of the United States, having an office for the conduct of business at 6805 KNOTT AVENUE, BUENA PARK, CA 90620, constitutes and appoints R.E.F.S. INC., a California Corporation, its true and lawful Attorney, and in its name, place and stead and for its use and benefit to do the below-enumerated acts which are or may be necessary to commence and/or complete Reconveyances pursuant to the provisions of any and all deeds of trust held by the undersigned whether naming the undersigned originally as beneficiary or having been assigned to the undersigned.

THIS POWER OF ATTORNEY SHALL BE LIMITED TO THE EXECUTING OF THE FOLLOWING:

- 1. Substitution of Trustee
- 2. Full Reconveyance
- 3. Partial Reconveyance
- 4. Notice of Rescission
- 5. Deed of Release
- 6. Certificate of Satisfaction
- 7. Satisfaction of Mortgage

The undersigned further gives to said attorney-in-fact full power and authority to do and perform all and every act and thing which may be necessary or convenient, in connection with any of the foregoing, as fully to all intents and purposes, as he might or could do if personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

AMERICAN FIRST CREDIT UNION

By: Karen Dickmann  
KAREN DICKMANN  
RE LOAN SERVICE MANAGER

By: Carlos Miramontez  
CARLOS MIRAMONTEZ  
REAL ESTATE VICE PRESIDENT

STATE OF CALIFORNIA  
COUNTY OF ORANGE

On \_\_\_\_\_, the undersigned, a Notary Public for said State, personally appeared **KAREN DICKMANN, RE LOAN SERVICE MANAGER AND CARLOS MIRAMONTEZ, REAL ESTATE VICE PRESIDENT**, 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.  
WITNESS my hand and official seal.

Christina Flores  
Notary Public

