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RECORDING REQUESTED BY

Bank of the West
1450 Treat Blvd

Walnut Creek, CA 94597

APN # 1320-31-14-06

WHEN RECORDED MAIL TO/ MAIL TAX STATEMENT TO MICHAEL D KRAATZ SANDRA A KRAATZ 833 TAMARACK DR MINDEN, NV 89423 Escrow/Order No: N/A DOC # 0681738 08/10/2006 08:48 AM Deputy: CF OFFICIAL RECORD Requested By: BANK OF THE WEST

> Douglas County - NV Werner Christen - Recorder

Page: 1 Of 1 Fee: BK-0806 PG-3668 RPTT:



17.00

Loan # 548-720218 DD

8 DD SPACE ABOVE THIS LINE FOR RECORDER'S USE SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

BANK OF THE WEST, a California banking corporation is the holder of note secured by the Deed of Trust, dated JULY 8, 2005, made by MICHAEL D KRAATZ AND SANDRA A KRAATZ, HUSBAND AND WIFE, AS JOINT TENANTS, WITH RIGHTS OF SURVIVORSHIP as Trustor, to COMMONWEALTH TITLE as Trustee, for the benefit of BANK OF THE WEST, as Beneficiary, which said Deed of Trust was recorded in the office of the County Recorder of DOUGLAS County, State of NEVADA, as Instrument No. 0649635 Book (Reel) 0705 Page (Image) 6531, on JULY 14, 2005.

BANK OF THE WEST, as successor-in-interest to **COMMONWEALTH TITLE**, hereby substitutes FIRST SANTA CLARA CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

FIRST SANTA CLARA CORPORATION hereby accepts said appointment as Trustee under said Deed of Trust, and, as successor Trustee, pursuant to the request of said holder and in accordance with the provisions of said Deed of trust, does hereby reconvey to the person or persons legally entitled thereto, without warranty, all of the estate and interest derived to it, by or through said Deed of Trust in the real property described therein.

IN WITNESS WHEREOF, BANK OF THE WEST, Beneficiary, and FIRST SANTA CLARA CORPORATION Trustee, have caused these presents to be executed by duly authorized officers this 2ND day of AUGUST, 2006.

BANK OF THE WEST, Beneficiary

By C. SMURE

Title: C. SANDERS, OPS MANAGER

FIRST SANTA CLARA CORPORTATION, Trustee

Title: D. MCCREE, SUPERVISOR

STATE OF CALIFORNIA COUNTY OF CONTRA COSTA

) ss.

AUG 0 3 2006

before me.

Lycha J Nahmood Wary Public

personally appeared C. Sanders + D. McCree personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name (s) is resubscribe 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 official seals

(Signature)

