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DOC # 0697810  
03/27/2007 01:09 PM Deputy: SD

OFFICIAL RECORD

Requested By:

AMERICAS SERVICE COMPANY

Assessor's/Tax ID No. 1420-28-601-028

Recording Requested By:  
AMERICA'S SERVICING COMPANY

Douglas County - NV  
Werner Christen - Recorder

Page: 1 Of 3 Fee: 19.00  
BK-0307 PG- 8437 RPTT: 0.00

When Recorded Return To:

WENDY J HOAG  
1374 PORTER DR  
MINDEN, NV 89423



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

America's Servicing Company #:1100127095 "HOAG" Lender ID:706001/0116689050  
Douglas, Nevada

MERS #: 100122200001787099 VRU #: 1-888-679-6377

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN A SOCIAL SECURITY NUMBER.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR BNC MORTGAGE, INC. , A DELAWARE CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 06/20/2005 , made by WENDY J. HOAG, AN UNMARRIED WOMAN as Trustor, with T.D. SERIVCE COMPANY as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR BNC MORTGAGE, INC.. A DELAWARE CORPORATION as Beneficiary, which said Deed of Trust was recorded 06/27/2005 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0605 Page/Folio: 12373 as Instrument No.: 0647950 wherein said Owner and Holder hereby substitutes WELLS FARGO BANK, N.A. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address : 1374 PORTER DR, MINDEN, NV 89423

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR BNC MORTGAGE, INC. , A DELAWARE CORPORATION 4185 HALLMARK PARKWAY, SAN BERNARDINO, CA 92407 as owner and WELLS FARGO BANK, N.A. 4185 HALLMARK PARKWAY, , SAN BERNARDINO, CA 92407 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR BNC  
MORTGAGE, INC. , A DELAWARE CORPORATION

On March 23rd, 2007

By: \_\_\_\_\_  
SANDRA ROMERO, Assistant Secretary

STATE OF California  
COUNTY OF San Bernardino

On March 23rd, 2007 before me, MATTHEW L. HANNEMAN, Notary Public, personally appeared SANDRA ROMERO , 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,

MATTHEW L. HANNEMAN  
Notary Expires: 05/03/2009 #1575805



(This area for notarial seal)

WELLS FARGO BANK, N.A. hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By WELLS FARGO BANK, N.A. as Trustee  
On March 23rd, 2007

ESTHER RUIZ , VICE PRESIDENT LOAN DOCUMENTATION


\*CS2\*CS2WFMF\*03/23/2007 07:09:12 AM\* WFMF03WFMF00000000000000001031990\*  
NVDOUGL\* 1100127095 NVDOUGL\_TRUST\_SUB \* \*CS2WFMF\*



STATE OF California  
COUNTY OF San Bernardino

On March 23rd, 2007 before me, MATTHEW L. HANNEMAN, Notary Public, personally appeared ESTHER RUIZ, 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,

  
MATTHEW L. HANNEMAN  
Notary Expires: 05/03/2009 #1575805



(This area for notarial seal)

\*CS2\*CS2WFMF\*03/23/2007 07:09:13 AM\* WFMF03WFM00000000000000001031990\*  
NVDOUGL\* 1100127095 NVDOUGL\_TRUST\_SUB \* \*CS2WFMF\*