

18-

APN # 1320-30-312-016

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 Of 2 Fee: 18.00  
BK-1207 PG- 3599 RPTT: 0.00

Recording Requested By:  
REFS INC.

When Recorded Mail To:  
HOWARD L WICKERSHAM  
MARILOU M. WICKERSHAM  
9070 IRVINE CENTER DR.  
SUITE #120  
IRVINE, CA 92618  
ATTN: RECON DEPT.



LN #39240L96

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

WHEREAS, FIRST AMERICAN TITLE INSURANCE., is the present Trustee of record under the following described Deed of Trust:

Trustor: HOWARD L. WICKERSHAM, TRUSTEE AND MARILOU M. WICKERSHAM, TRUSTEE, 2003 WICKERSHAM FAMILY TRUST

Beneficiary: TOYOTA FEDERAL CREDIT UNION, A FEDERAL CREDIT UNION

Trustee: FIRST AMERICAN TITLE INSURANCE

Dated: 06-12-2003

Recorded On: 06-19-2003

Book: 0603

Page: 10163

Document/Instrument #: 0580640

Loan Amount: \$104,000.00

County: DOUGLAS, NEVADA

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and stead of FIRST AMERICAN TITLE INSURANCE now, THEREFORE, the undersigned hereby substitutes TOYOTA FEDERAL CREDIT UNION, A FEDERAL 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:  
HOWARD L WICKERSHAM  
MARILOU M WICKERSHAM  
871 BRISTLECONE CIRCLE  
MINDEN, NV 89423

DATE: 12-06-2007

TOYOTA FEDERAL CREDIT UNION, A F.C.U. BY ITS ATTORNEY IN FACT, R.E.F.S. INC.

JESSE M. BERBER, VICE PRESIDENT

[ACKNOWLEDGEMENT ATTACHED HERETO AND MADE APART HEREOF]

State of California

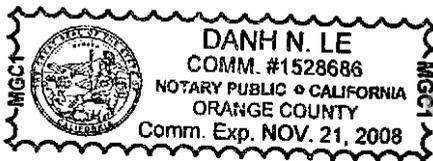
County of ORANGE

} ss.

On 12-06-2007, 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: \_\_\_\_\_

**RIGHT THUMBPRINT OF SIGNER**

Top of thumb here

