

Assessor's/Tax ID No. 1318-23-710-043

Recording Requested By:  
CHARTER ONE BANK, N.A.

When Recorded Return To:

✓ CHARTER ONE BANK, N.A.  
CONSUMER FINANCE OPERATIONS  
ONE CITIZENS DRIVE (RJW215)  
RIVERSIDE, RI 02915

Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 3 Fee: 19.00  
BK-0310 PG- 2113 RPTT: 0.00



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

CHARTER ONE BANK, N.A. #:4517066559 "JOHNSON" Douglas, Nevada  
THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED  
FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY  
PERSON.


RBS Citizens, N.A., formerly known as Citizens Bank, N.A., subject by merger to CHARTER ONE BANK, N.A. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 06/28/2007 , made by STEPHEN R. JOHNSON, TRUSTEE, AND CYNTHIA J. JOHNSON, TRUSTEE OF THE STEVE AND CYNDI JOHNSON 1998 REVOCABLE TRUST, DATED JUNE 16, 1998 as Trustor, with FIRST AMERICAN TITLE INSURANCE COMPANY OF NEBRASKA, 13924 GOLD CIRCLE, OMAHA, NE 68144 as Trustee, for the benefit of CHARTER ONE BANK, N.A. as Beneficiary, which said Deed of Trust was recorded 07/20/2007 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0707 Page/Folio: 7756 as Instrument No.: DOC# 0705886 wherein said Owner and Holder hereby substitutes CHARTER ONE BANK, N.A. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address : 218 TERRACE VIEW DRIVE, STATELINE, NV 89449

IN WITNESS WHEREOF, RBS Citizens, N.A., formerly known as Citizens Bank, N.A., subject by merger to CHARTER ONE BANK, N.A. 1 CITIZENS DRIVE, RJW 215, RIVERSIDE, RI 02915 as owner and CHARTER ONE BANK, N.A. 1 CITIZENS DRIVE, RJW 215, RIVERSIDE, RI 02915 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

RBS Citizens, N.A., formerly known as Citizens Bank, N.A., subject by merger to CHARTER ONE BANK, N.A.  
On February 26th, 2010


By:   
Daiva Ziukiene, Officer

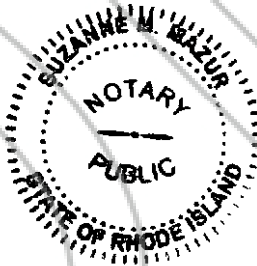


STATE OF Rhode Island  
COUNTY OF KENT

On February 26th, 2010 before me, SUZANNE M. MAZUR, a Notary Public in and for the city/town of WARWICK in the State of Rhode Island, personally appeared Daiva Ziukiene, Officer, 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument, and that such individual(s) made such appearance before the undersigned in the city/town of WARWICK.

WITNESS my hand and official seal,


  
SUZANNE M. MAZUR  
Notary Expires: 10/01/2012 #39964



(This area for notarial seal)

CHARTER ONE 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 CHARTER ONE BANK, N.A. as Trustee  
On 2-26-2010

  
ERIC MCLAUGHLIN, OFFICER



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF Rhode Island  
COUNTY OF KENT

On 2-26-2010 before me, SUZANNE M. MAZUR, a Notary Public in and for the city/town of WARWICK in the State of Rhode Island, personally appeared ERIC MCLAUGHLIN, OFFICER, 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument, and that such individual(s) made such appearance before the undersigned in the city/town of WARWICK.

WITNESS my hand and official seal,



SUZANNE M. MAZUR  
Notary Expires: 10/01/2012 #39964

