DOC 0778779 02/18/2011 02:17 PM Deputy: OFFICIAL RECORD Requested By: FLAGSTAR

> Douglas County - NV Karen Ellison - Recorder

Page: Of 1

17.00

BK-0211

PG- 3652 RPTT:

I hereby affirm that this document submitted for recording does, not contain a social security number

Signed Aubrey Ruperd

Loan No. 501464613 Tax Id # 122003111011

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Mortgage Electronic Registration Systems, Inc., as the owner and holder of the note secured by Deed of Trust made by CLIFFORD J OLSEN and SHERRY A OLSEN, as trustor, Adelita A Shubert as Trustee, Mortgage Electronic Registration Systems, Inc., as nominee for RIDGE MORTGAGE SERVICES COMPANY as beneficiary, which Deed of Trust was recorded MAY 08 2007 in Book No 0507 as Document No 0700748, of official records in the office of the County Clerk and Recorder of DOUGLAS, Nevada, hereby substitutes and appoints themselves as Trustee in lieu of the trustee

LOT 11, BLOCK A, AS SHOWN ON THE MAP ENTITLED, STODICK ESTATES SOUTH, PHASE 2, IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, FILED JUNE 6, 2005 AS DOCUMENT NO. 646056 IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY

Whereas said SUBSTITUTED 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 THE ESTATE NOW HELD BY IT UNDER SAID DEED OF TRUST.

Dated FEBRUARY 03 2011

OWNERS SUBSTITUTION OF TRUSTEE

Adelita A Shubert Vice President

State of Michigan County of Oakland

On FEBRUARY 03 2011, before me a Notary Public, personally appeared Adelita A Shubert, Vice President, personally known to me, or proved to me on the basis of satisfactory evidence, to be the person whose name is subscribed to this document. **BONITA E. URBATS**

> NOTARY PUBLIC, OAKLAND COUNTY, MI My Commission Expires 11/09/2011

mitted Urba To Bonita E. Urbats, Notary Public (SEAL) Acting in the County of Oakland

My commission expires: 11/09/2011

Mail Tax Statements To:

CLIFFORD J OLSEN SHERRY A OLSEN 26208 OLSEN VIEW COURT

HEMET, CA 92544

When Recorded Return To: CLIFFORD J OLSEN, SHERRY A OLSEN 26208 OLSEN VIEW COURT HEMET, CA 92544

Drafted by: Aubrey R. Ruperd Flagstar Bank, FSB 5151 Corporate Dr. Troy, MI 48098