

RECORDED AT THE REQUEST OF:  
MADAN GUPTA  
AFTER RECORDING MAIL TO:  
MADAN GUPTA  
ONEWEST BANK  
6900 BEATRICE DRIVE  
KALAMAZOO, MI 49009

Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 Of 1 Fee: 17.00  
BK-0911 PG- 5524 RPTT: 0.00



MERS # 100112065687754511 MERS PHONE: 1-888-679-6377

MAIL TAX STATEMENT TO:  
DEBORAH PHILBRICK  
750 GANSBERG COURT  
GARDNERVILLE, NV 89460

Tax ID: 1219-36-002-009  
Loan No: 3001071681  
PO Date: 09/22/2011

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS **MERS AS NOMINEE FOR ONEWEST BANK, FSB** is/are present owner(s) of a promissory note dated 12/01/2004, executed by **RALPH PHILBRICK AND DEBORAH PHILBRICK HUSBAND AND WIFE AS JOINT TENANTS** in the amount of \$250,000.00 secured by Deed of Trust executed by the makers of said note, wherein, **STEWART TITLE OF DOUGLAS COUNTY** is named as Trustee, recorded 12/08/2004 as Filing No. 0631373 in Book 1204, Page 03567, **RE RECORDED ON 12/22/2004 IN MORTGAGE BOOK 1204, PAGE 10686, AND/OR INSTRUMENT # 0632710**, of Real Estate records, in the Office of the Recorder of **DOUGLAS** County, **NEVADA**, and

WHEREAS the undersigned as the present beneficiary of the Deed of Trust desire to change the Trustee therein, and

WHEREAS the undersigned further desire to have the property hereinafter mentioned reconveyed by reason of the payment of the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, the undersigned does hereby appoint the undersigned as Trustee under the terms of said Deed of Trust in the place of the original Trustee above mentioned, with the power to perform the Trustee, DOES HEREBY QUITCLAIM AND RECONVEY to the person or persons legally entitled thereto, but without warranty, all of the property covered by said Deed of Trust now held by said Trustee under the terms of said Deed of Trust. Dated this 27th day of September, 2011. I hereby affirm that this document does not contain a social security number.

By:  
**MERS AS NOMINEE FOR ONEWEST BANK, FSB**

State of **MICHIGAN** )  
County of **KALAMAZOO** ) SS: **DARRYL K. WILLIAMS**  
**ASSISTANT SECRETARY**

On 09/27/2011 before me, **DELIA AKPANAH** a Notary Public in and for said State, personally appeared **DARRYL K. WILLIAMS** the, **ASSISTANT SECRETARY** 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.

Signature  
DELIA AKPANAH  
Notary Public - Michigan  
Kalamazoo County  
My Commission Expires Aug. 23, 2014  
Acting in the County of Kalamazoo

DELIA AKPANAH