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The undersigned hereby affirms that this document submitted for recording does not contain a social security number.

Assessor's Parcel No: 142007210001

Party Requesting Recording: Greater Nevada Mortgage Services PO Box 4138 Carson City, NV 89702

When Recorded Mail to: Ronald A. Ruffo 3550 Green Acres Dr. Carson City, NV 89705

Loan No: 713449

MIN#: 100216900007134496__

MERS Phone: 1-888-679-6377

DOC # 0808808 09/10/2012 01:38 PM Deputy: SD OFFICIAL RECORD Requested By:

GREATER NEVADA MORTGAGE SERVICES

Douglas County - NV Karen Ellison - Recorder

Page: 1 Of 1 Fee: 17.00 BK-0912 PG-1796 RPTT: 0.00



SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, Ronald A. Ruffo and Mary Ann Ruffo, husband and wife as joint tenants was the original Trustor, Northern Nevada title Company was the original Trustee, and Mortgage Electronic Registration Systems, Inc., as nominee for Greater Nevada Mortgage Services, its successors, and assigns, whose address is P.O. Box 4138, Carson City, NV 89702-4138, as Beneficiary, under that certain Deed of Trust dated 01/07/2009 and recorded on 01/13/2009 in the Official Records of Douglas County, State of Nevada under Document No. 735741, Book No. 109, Page No. 1891.

WHEREAS, the undersigned is the present Beneficiary (in nominee capacity) under said Deed of Trust, and desires to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder, in the manner in said Deed of Trust provided, THEREFORE, the undersigned hereby substitutes Mortgage Electronic Registration Systems, Inc., as Trustee under said Deed of Trust. NOW THEREFORE, Mortgage Electronic Registration Systems, Inc., as substituted Trustee, does hereby reconvey without warranty, to the person or persons legally entitled thereto, owning to the beneficial owner has been, with the indebtedness secured by said Deed of Trust HAS BEEN FULLY PAID.

State of Nevada County of Carson City Mortgage Electronic Registration Systems, Inc.

Jenny Casselman

Assistant Secretary to Mortgage Electronic Registration

Systems, Inc.

Jenny Casselman

Personally appeared before me, a Notary Public, she is known to me to be the person described herein and who acknowled det that

she executed the above instrument.

MIN#: 100216900007134496

Notary Public

SHANNON L. GERALDO
NOTARY PUBLIC
STATE OF NEVADA
01-67714-8 My Appt. Exp. Nov. 30, 2015

MERS Phone: 1-888-679-6377