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Doc Number: **0823792**

05/17/2013 11:31 AM

OFFICIAL RECORDS

Requested By
CORELOGIC

Recording Requested By:
Navy Federal Credit Union
Prepared By: Casey Williams
888-603-9011

When recorded mail to:
✓ CoreLogic

450 E. Boundary St.
Attn: Release Dept.
Chapin, SC 29036



Case Nbr: 25320534

Ref Number: 8017567127

Tax ID: 1318-23-310-054

5/21/2013

Property Address:

11 MANZANITA COURT
ZEPHYR COVE, NV 89448

NV0-R-ST 25320534 5/15/2013

DOUGLAS COUNTY RECORDERS
Karen Ellison - Recorder

Page: 1 of 2 Fee: \$ 18.00
Bk: 0513 Pg: 4585



Deputy: sg

This space for Recorder's use

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

NAVY FEDERAL CREDIT UNION, the present beneficiary for the Deed of Trust described below, does hereby substitute **FIRST AMERICAN TITLE INSURANCE COMPANY** as Trustee under said Deed of Trust in place of **JOHN W. GAFFNEY**.

FIRST AMERICAN TITLE INSURANCE COMPANY, as newly appointed Trustee for the Deed of Trust described below, in consideration of full payment and satisfaction of the debt secured thereunder, does hereby reconvey, without warranty, to the person(s) legally entitled thereto all of the estate, title and interest now held by Trustee under the said Deed of Trust.

Original Lender: **NAVY FEDERAL CREDIT UNION**
Trustor(s): **PAUL TORRES III, AN UNMARRIED MAN**
Original Trustee: **JOHN W. GAFFNEY**
Date of Deed of Trust: **4/23/2010** Loan Amount: **\$232,000.00**

Recorded in Douglas County, NV on: 4/29/2010, instrument number 0762804, book 0410 and page 5586

I the undersigned hereby affirm that this document submitted for recording does not contain the social security number of any person or persons.

IN WITNESS WHEREOF, the undersigned has caused this Substitution of Trustee and Full Reconveyance to be executed on 5/15/2013

NAVY FEDERAL CREDIT UNION

FIRST AMERICAN TITLE INSURANCE COMPANY

By: Frances Y. King
Frances Y. King, Authorized Agent

By: Laurel W. Keen
Laurel W. Keen, Authorized Signatory

State of SC, County of Lexington

On this 15 day of May, 2013 before me personally appeared Frances Y. King, Authorized Agent of NAVY FEDERAL CREDIT UNION and Laurel W. Keen, Authorized Signatory of FIRST AMERICAN TITLE INSURANCE COMPANY who provided satisfactory evidence of their identification to be the persons whose names are subscribed to this instrument, and they acknowledged that they executed the foregoing instrument.

Vanessa P. Burkett
Notary Public: Vanessa P. Burkett
Richland County, South Carolina
My Commission Expires: 10/10/2016

VANESSA P. BURKETT
Notary Public
State of South Carolina
My Commission Expires 10/10/2016