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

Signed:

HARRIET IRENE KINCHLOW

ASST. SECRETARY

When Recorded Mail To: Wells Fargo Home Mortgage C/O NTC 2100 Alt. 19 North Palm Harbor, FL 34683

Loan #: 0215394735

DOC # 824011
05/22/2013 01:08PM Deputy: PK
OFFICIAL RECORD
Requested By:
Nationwide Title Clearing
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 1 Fee: \$14.00
BK-513 PG-5793 RPTT: 0.00



## SUBSTITUTION OF TRUSTEE

The undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR JMAC LENDING, INCORPORATED, as the current beneficiary of that certain Deed of Trust executed by GARY H RATEKIN AND JACQUELINE RATEKIN (Trustor), and recorded 07/08/2009 in the Office of the Recorder of DOUGLAS County, State of Nevada, Instrument # 0746693, and/or Book 0709, Page 1362, of Official Records, does in accordance with the provisions of said Deed of Trust hereby substitute WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION as Trustee in place and stead of the Trustee therein, and does hereby vest WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION as substituted Trustee with all rights, title, estate, power, duty and trusts conferred by said Deed of Trust;

Dated this 21st day of May in the year 2013

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR JMAC LENDING, INCORPORATED, ITS SUCCESSORS AND ASSIGNS

HARRIET IRENE KINCHLOW

ASST. SECRETARY

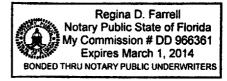
All Authorized Signatories whose signatures appear above are employed by NTC and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me this 21st day of May in the year 2013, by Harriet Irene Kinchlow as ASST. SECRETARY for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR JMAC LENDING, INCORPORATED, who, as such ASST. SECRETARY being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she they is (are) personally known to me.

REGINA 19. FARRELL- NOTARY PUBLIC

COMM EXPIRES: 3/1/2014



**Document Prepared By: E.Lance/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152** WFHRC 20432058 -@ 100638009070056303 MERS PHONE 1-888-679-6377 DOCR T2013052308 [C] ERCNNV61





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