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Doc Number: **0829949**

09/03/2013 09:58 AM

OFFICIAL RECORDS

Requested By  
WELLS FARGO HOME MORTGAGE

Assessor's/Tax ID No. 121921001002

Recording Requested By:  
WELLS FARGO HOME MORTGAGE

DOUGLAS COUNTY RECORDERS  
Karen Ellison - Recorder

Page: 1 Of 3 Fee: \$ 19.00

Bk: 0913 Pg: 109



Deputy: gb

When Recorded Return To:  
✓ LIEN RELEASE DEPT  
WELLS FARGO HOME MORTGAGE  
MAC X9901-L1R  
P.O. BOX 1629  
MINNEAPOLIS, MN 55440



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WFHM - CLIENT 708 #:0008956003 "RATCLIFF JR" Lender ID:022013/008956003 Douglas, Nevada

MERS #: 100013700089560039 SIS #: 1-888-679-6377

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY PERSON.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 04/05/2005 , made by MILTON A. RATCLIFF JR AND LYNDA H. RATCLIFF AS TRUSTEE FOR THE MILTON A. AND LYNDA H. RATCLIFF TRUST AGREEMENT, OR. DATED DECEMBER 12, 2000, FURTHER AMEND MAY 20, 2003 as Trustor, with STEWART TITLE OF CARSON CITY as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary, which said Deed of Trust was recorded 04/11/2005 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0405 Page/Folio: 3871 as Instrument No.: 0641389 wherein said Owner and Holder hereby substitutes WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 180 STONY CREEK COURT, GARDNERVILLE, NV 89460

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. PO BOX 2026, FLINT, MI 48501-2026 as owner and WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION 2701 WELLS FARGO WAY, MAC# X9901-L1R, MINNEAPOLIS, MN 55467 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

\*JKS\*JKSWFMM\*08/27/2013 07:50:07 AM\* WFMC04NTIM000000000000002944117\*  
NVDOUGL\* 0008956003 NVDOUGL\_TRUST\_SUB \*JKSWFMM\*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
On August 27th, 2013

By: [Signature]  
Debra C. Boyd-Kaler, Assistant Secretary

STATE OF Minnesota  
COUNTY OF Hennepin

On August 27th, 2013, before me, JAGRUTI K SHAH, a Notary Public in and for Hennepin in the State of Minnesota, personally appeared Debra C. Boyd-Kaler, 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, and that by his/her/their signature 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]  
JAGRUTI K SHAH  
Notary Expires: 01/31/2016



(This area for notarial seal)

WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor 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 estate now held by it under said Deed of Trust.

By WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION as Trustee  
On August 27th, 2013


[Signature]  
MARYANNE BOCK, TITLE OFFICER

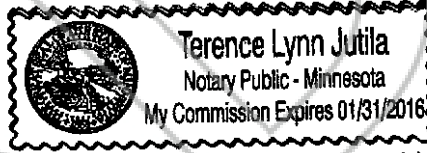
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF Minnesota  
COUNTY OF Hennepin

On August 27th, 2013, before me, TERENCE LYNN JUTILA, a Notary Public in and for Hennepin in the State of Minnesota, personally appeared MARY ANNE BOCK, TITLE OFFICER, 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, and that by his/her/their signature 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,

  
TERENCE LYNN JUTILA  
Notary Expires: 01/31/2016



(This area for notarial seal)