DOUGLAS COUNTY, NV

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KAREN ELLISON, RECORDER

2015-871188 10/15/2015 08:18 AM

\$18.00

REFS INC.

APN #1318-24-301-505 Recording Requested By: REFS INC. When Recorded Mail To: THE PHELON GROUP, INC. 450 W. 17TH ST. APT 2505 NEW YORK, NY 10011



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

WHEREAS, STEWART TITLE OF CALIFORNIA, INC., is the present Trustee of record under the following described Deed of Trust:

Grantor / Trustor: MICHAEL JOHNSON, A SINGLE MAN

Beneficiary / Lender: WILSHIRE STATE BANK Trustee: STEWART TITLE OF CALIFORNIA, INC.

Dated: 7/27/2006

Recorded On: 8/21/2006, Bk: 0806, Page: 7890 Instrument # 0682684

County: DOUGLAS, NV

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and stead of STEWART TITLE OF CALIFORNIA, INC. now, THEREFORE, the undersigned hereby substitutes WILSHIRE BANK, as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the interest now held by thereunder.

9/24/2015

WILSHIRE BANK FKA WILSHIRE STATE BANK

REFS INC., JESSE M. BERBER, VICE PRESIDENT, Attorney-in-Fact

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA COUNTY OF ORANGE

On **9-24-2015** before me, DANH N. LE, a Notary Public, personally appeared **JESSE M. BERBER**, who 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

DANH N. LE, Notary Public

DANH N. LE

COMM. # 2050991

NOTARY PUBLIC * CALIFORNIA ORANGE COUNTY

Comm. Exp. JAN . 1, 2018