

Assessor's/Tax ID No. 142033312013

Recording Requested By:  
AMERICA'S SERVICING COMPANY



KAREN ELLISON, RECORDER

When Recorded Return To:  
LIEN RELEASE DEPT  
AMERICA'S SERVICING COMPANY  
MAC X0501-022  
P.O. BOX 1992  
SAN BERNARDINO, CA 92402



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

America's Servicing Company #:1261001047 "EPPS" Lender ID:J02001/4410501808 Douglas, Nevada

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

Wells Fargo Bank, N.A., as Attorney In Fact for HSBC Bank USA, National Association as Indenture Trustee for First NLC Trust 2005-3, Mortgage-Backed Notes, 2005-3 is the present Beneficiary of that certain Deed of Trust Dated: 06/24/2005, made by EDWARD J. EPPS AND DEBRA A. EPPS as Trustor, with FIRST AMERICAN TITLE as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Original Beneficiary, which said Deed of Trust was recorded 07/06/2005 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0705 Page/Folio: 2656 as Instrument No.: 0648978 wherein said present Beneficiary 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.

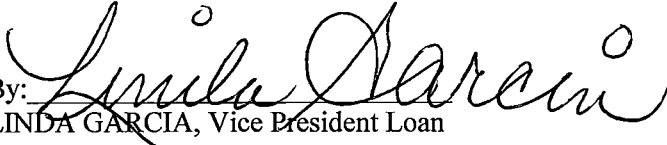
Property Address: 2685 PONCHO COURT, MINDEN, NV 89423

IN WITNESS WHEREOF, Wells Fargo Bank, N.A., as Attorney In Fact for HSBC Bank USA, National Association as Indenture Trustee for First NLC Trust 2005-3, Mortgage-Backed Notes, 2005-3 1003 E. BRIER DRIVE, MAC X0501-022, SAN BERNARDINO, CA 94208 as present Beneficiary and WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION 1003 E. BRIER DR., MAC# X0501-022, SAN BERNARDINO, CA 92408 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

\*T.G\*T.GWFMB\*06/13/2016 08:38:30 AM\* WFMF03WFMM00000000000000002259749\*  
NVDOUGL\* 1261001047 NVDOUGL\_TRUST\_SUB \*\*T.GWFMB\*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

Wells Fargo Bank, N.A., as Attorney In Fact for HSBC Bank USA, National Association as Indenture Trustee for First NLC Trust 2005-3, Mortgage-Backed Notes, 2005-3  
On June 13th, 2016

By:   
LINDA GARCIA, Vice President Loan  
Documentation

STATE OF California  
COUNTY OF San Bernardino

On June 13th, 2016 before me, ELIZABETH LUNA, Notary Public, personally appeared LINDA GARCIA, 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,



ELIZABETH LUNA  
Notary Expires: 11/01/2019 #2129157



(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 present Beneficiary 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.

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

By WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION as Trustee  
On June 13th, 2016

CHARLOTTE M. WALKER , TITLE OFFICER

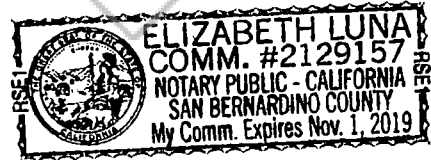
STATE OF California  
COUNTY OF San Bernardino

On June 13th, 2016 before me, ELIZABETH LUNA, Notary Public, personally appeared CHARLOTTE M. WALKER, 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,

ELIZABETH LUNA  
Notary Expires: 11/01/2019 #2129157



(This area for notarial seal)