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RECORDING REQUESTED BY: AMERICAN FIRST C.U.

WHEN RECORDED MAIL TO:

THOMAS F KASPER THERESE M KASPER 16796 SOUTH 93RD AVENUE ORLAND HILLS, IL, 60477-6026

Loan No. 134654-70



Doc#: 0611045087 Fee: \$26.50 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 04/20/2006 11:09 AM Pg: 1 of 2

(Space Above This Line for Recording Data) APN: 27-27-104-060-0000

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, THOMAS F KASPER and THERESE M KASPER, FORMERLY KNOWN AS THERESE M TERKELL, HUSBAND AND WIFE THE ORIGINAL TRUSTEE, AND

Wheatland Title Guaranty WAS THE ORIGINAL TRUSTOR, ORIGINAL BENEFICIARY, UNDER THAT CERTAIN DEED OF TRUST DATED AS INSTRUMENT NO. American First CU

December 7th, 2002

AND RECORDED January 8th, 2003 , O OFFICIAL RECORDS OF THE COUNTY OF

COOK

0030034460

WHEREAS, THE UNDERSIGNED PRESENT BENEFICIARY DESIRES TO SUBSTITUTE A NEW TRUSTEE

UNDER SAID DEED OF TRUST IN PLACE AND INSTEAD OF NOW THEREFORE, THE UNDERSIGNED HEREBY SUBSTITUTES HIMSELF/HERSELF/THEMSELVES AS TRUSTEE UNDER SAID DEED OF TRUST AND DOES HEREBY RECONVEY, WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED HERETO, THE ESTATE NOW HELD BY HIM

THE UNDERSIGNED HEREBY ACCEPTS SAID APPOINTMENT AS TRUSTEE UNDER THE ABOVE DEED OF TRUST, AND AS SUCCESSOR TRUSTEE, AND 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 PERSONS LEGALLY ENTITLED THERETO, ALL THE

ESTATE NOW HELD BY IT UNDER SAID DEED OF TRUST

Date: January 17th, 2006

American First Credit Union,

700 N. Harbor Blvd., La Habra CA, 30631 By: Ellanel Einen

BENEFICIARY AND SUCCESSOR TRUSTEE Pat Niverson, RE Production Manager

BENEFICIARY AND SUCCESSOR TRUSTEE Idaneli Olmedo, RE Luan Supervisor

State of California County of Orange

before me

Lydia J Ponce

Notary Public, personally appeared personally known to me (or preved to me

Orange County

on the basis of satisfactory evidence) to be the person(s) whose name(s) &/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. WITHESS my hand and official seal. LYDIA J. PONCE

Signature

MAIL

Commission # 1484802 Notary Public - California My Comm. Expires Apr 20, 20

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ORDER NO. 70509572

B. THE LAND REFERRED TO IN THIS OWNERSHIP AND ENCUMBRANCE REPORT IS DESCRIBED AS FOLLOWS:

(EXHIBIT A)

THE NORTH 7 FEET OF LOT 34 AND ALL OF LOT 35 IN BLOCK 2 IN WESTHAVEN HOMES RESUBDISION, BEING A RESUBDIVISION OF WESTHAVEN HOMES UNIT 1 AND WESTHAVEN HOMES UNIT 2, IN THE NORTH 12 OF SECTION 27, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, Topological Control Clerk's Office ILLINOIS.