

UNRECORDED DOCUMENT

When Recorded Mail To:

R.E.F.S. INC.  
9070 Irvine Center Dr., #120  
Irvine, CA 92618  
ATTN: RECON DEPT.



201702070061

Skagit County Auditor \$89.00  
2/7/2017 Page 1 of 2 1:33PM

DOCID#226416



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**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

WHEREAS, LAND TITLE COMPANY OF SKAGIT COUNTY, is the present Trustee of record under the following described Deed of Trust

**Grantor:** KUM S. CHOE, AS HER SEPARATE PROPERTY

**Beneficiary:** SAEHAN BANK

**Trustee:** LAND TITLE COMPANY OF SKAGIT COUNTY

**Dated:** 10/2/2006

**Recorded On:** 10/3/2006

**Book:** N/A

**Page:** N/A

**Document/Instrument #:** 200610030001

**County:** SKAGIT, WA


WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and stead of LAND TITLE COMPANY OF SKAGIT COUNTY now, THEREFORE, the undersigned hereby substitutes REFS INC., 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.

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DATE: February 06, 2017

BANK OF HOPE  
SUCCESSOR IN INTEREST TO  
SAEHAN BANK

REFS INC

By:   
REFS INC, JESSE M. BERBER,  
VICE PRESIDENT  
Attorney-in-fact

Beneficiary

By:   
JESSE M. BERBER,  
VICE PRESIDENT

Trustee

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 **02-06-2017** 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.

  
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DANH N. LE, Notary Public

