

Recording Requested By:  
Liz Funk, 800-365-7772  
4801 Frederica St., Attn: Release Dept.,  
Owensboro, KY 42301

When Recorded Return To:  
✓ US Bank Home Mortgage  
4801 Frederica St.

Owensboro, KY 42301  
Grantee's Mailing Address:  
DOUGLAS D KARWOSKI  
1043 MAVERICK COURT  
GARDNERVILLE, NV 89460

Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 Of 2 Fee: 18.00  
BK-0309 PG- 5351 RPTT: 0.00



USBHM	515	4800144713
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CRef#:02/06/2009-PRef#:R105-POF  
Date:01/16/2009-Print Batch ID:74729  
MIN #: 100021248001447133  
MERS Telephone #: 888/679-6377  
Property Address:  
1043 MAVERICK COURT  
GARDNERVILLE, NV 89460



**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

KNOW ALL MEN BY THESE PRESENTS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee to any Trustee thereunder appointed; and,

WHEREAS, the indebtedness secured by the Deed of Trust, described below, has been paid and satisfied;

NOW, THEREFORE, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC (MERS), it's address being, 4801 FREDERICA ST., OWENSBORO, KY 42301, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint U.S. Bank NA, it's address being 4801 Frederica Street, Owensboro, KY 42301, as successor Trustee, and the Trustee(s) under said Deed of Trust, having received from the Beneficiary under said Deed of Trust sufficient directive to reconvey, detailing that the obligation secured by said Deed of Trust has been fully paid and performed, does hereby reconvey unto the parties entitled thereto, but without any covenant or warranty, express or implied, all rights, title and interest which was heretofore acquired by said Trustee(s) under said Deed of Trust.

Trustor(s): DOUGLAS D KARWOSKI AND KARINTHA A KARWOSKI

Original Trustee: ARM FINANCIAL

Original Beneficiary: UNION PLANTERS BANK, NA

Date of Deed of Trust: 02/25/2003

Loan Amount: \$279,900.00

Recording Date: 03/06/2003


Book: 303 Page: 2234


and recorded in the official records of the County of Douglas, State of Nevada affecting Real Property and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 03/18/2009.

**MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS INC (MERS)**

**U.S. Bank NA**


  
\_\_\_\_\_  
**Cathy Beckhart**  
Assistant Secretary

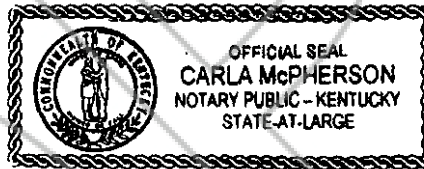
  
\_\_\_\_\_  
**Laurie Castlen**  
Mortgage Documentation Officer

State of **KY**  
County of **Daviess**

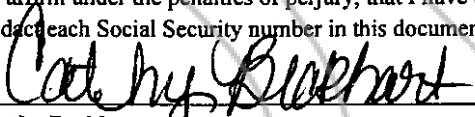
On this date of **03/18/2009**, before me the undersigned authority, personally appeared **Cathy Beckhart** and **Laurie Castlen**, personally known to me to be the persons whose names are subscribed on the within instrument as the **Assistant Secretary** and **Mortgage Documentation Officer** of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC (MERS)**, a corporation and **U.S. Bank NA**, a corporation, respectively, who, both being by me duly affirmed, acknowledged to me that they, being authorized to do so, in the capacity therein stated, executed the within instrument for and on behalf of the corporations, as the free and voluntary act and deed, for the consideration, uses and purposes therein contained.

Witness my hand and official seal on the date hereinabove set forth.

  
\_\_\_\_\_  
Notary Public: **Carla McPherson**  
My Commission Expires: **06/25/2011**



"I affirm under the penalties of perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law."

  
\_\_\_\_\_  
**Cathy Beckhart**