Assessor's/Tax ID No. 1318-23-213-010

Recording Requested By: CCO MORTGAGE

When Recorded Return To: LINDA JENNINGS CCO MORTGAGE P.O. BOX 6260 Glen Allen, VA 23058-9962 09/13/2010 09:35 AM OFFICIAL RECORD

Requested By: CCO MORTGAGE

Douglas County - NV Karen Ellison - Recorder

Page:

Of 3 Fee:

PG- 2293 RPTT:

19.00 0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CCO MORTGAGE #:8900379028 "BROWN" Lender ID:047/8900379028 Douglas, Nevada THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY PERSON.

RBS CITIZENS, N.A. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 08/18/2006, made by STUART BROWN as Trustor, with STEWART TITLE as Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION as Beneficiary, which said Deed of Trust was recorded 08/31/2006 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0806 Page/Folio: 11817 as Instrument No.: 0683448 wherein said Owner and Holder hereby substitutes RBS CITIZENS, NA as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 86 A RUBICON CIRCLE NORTH, STATELINE, NV 89448

IN WITNESS WHEREOF, RBS CITIZENS, N.A. C/O CCO MORTGAGE, 10561 TELEGRAPH ROAD, GLEN ALLEN, VA 23059 as owner and RBS CITIZENS, NA 10561 TELEGRAPH ROAD, GLEN ALLEN, VA 23059 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

RBS CITIZENS, N.A. On September 3rd, 2010

Linda B. Jerhings, Authorized Sign

*LJ1*LJ1COMC*09/03/2010 04:36:26 PM* COMC01COMC0000000000000000357025* NVDOUGL* 8900379028 NVDOUGL_TRUST_SUB * LJ1*LJ1COMC*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Virginia COUNTY OF Henrico

On September 3rd, 2010, before me, Felicia F. Giles a Notary Public in and for Henrico in the State of Virginia, personally appeared Linda B. Jennings, Authorized Signer, personally known to me (or 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Felicia F. Giles

Notary Expires: 10/31/2010 #315731

VIRGINION This area for notarial seal)

RBS CITIZENS, NA hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee 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 person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By RBS CITIZENS, NA as Trustee

On 932010

Michael J. Stank St. Vice President

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF Virginia
COUNTY OF Henrico
On 9/3/2010 , before me, Felicia F. Giles , a Notary
Public in and for County of Henrico in the State of
<u>Virginia</u> , personally appeared Michael J. Stank, Sr. Vice President
personally known to me (or 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, and that by his/her/their
signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted,
executed the instrument.
WITNESS my hand and official soil,
The Later of the l
Felicia F. Giles
Felicia F. Gi les Notary Expires: 10/81 / 2010 #315731 NOTATE PROPERTY OF THE