The undersigned hereby affirms that this document submitted for recording does not contain a social security number.

Assessor's Parcel No: 132029119013

Party Requesting Recording: Greater Nevada Mortgage Services PO Box 4138 Carson City, NV 89702

When Recorded Mail to: Harold Zaroff 1022 Gleneagles Place Vista, CA 92081-5344

Loan No: 714144

MIN#: 100216900007141442

MERS Phone: 1-888-679-6377

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, Harold Zaroff and Barbara J Zaroff, husband and wife as joint tenants was the original Trustor, Northern Nevada Title Company was the original Trustee, and Mortgage Electronic Registration Systems, Inc., as nominee for Greater Nevada Mortgage Services, its successors, and assigns, whose address is P.O. Box 4138, Carson City, NV 89702-4138, as Beneficiary, under that certain Deed of Trust dated 04/26/2009 and recorded on 04/29/2009 in the Official Records of Douglas County, State of Nevada under Document No. 742216, Book No. 409, Page No. 7242.

WHEREAS, the undersigned is the present Beneficiary (in nominee capacity) under said Deed of Trust, and desires to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder, in the manner in said Deed of Trust provided, THEREFORE, the undersigned hereby substitutes Mortgage Electronic Registration Systems, Inc., as Trustee under said Deed of Trust. NOW THEREFORE, Mortgage Electronic Registration Systems, Inc., as substituted Trustee, does hereby reconvey without warranty, to the person or persons legally entitled thereto, owning to the beneficial owner has been, with the indebtedness secured by said Deed of Trust HAS BEEN FULLY PAID.

State of Nevada County of Carson City

Jenny Casselman

Personally appeared before me, a Notary Public, she is known to me to be the person described herein and who acknowledged that she executed the above instrument.

Notary Public

Mortgage Electronic Registration Systems, Inc.

Jenny Casselman

Assistant Secretary to Mortgage Electronic Registration

12 PM CU

Systems, Inc.

HALEY GWINN NOTARY PUBLIC STATE OF NEVADA My Appt. Exp. July 29, 2013

Doc Number: 0809192 09/17/2012 10:41 AM OFFICIAL RECORDS

Greater Nevada Mortgage Services DOUGLAS COUNTY RECORDERS

Karen Ellison - Recorder

Fee: 17.00

Deputy, sg

OF 1.//

Pg 3609

0809192

Requested By-

Page

Bk: 0912

MIN#: 100216900007141442

MERS Phone: 1-888-679-6377