

Doc Number: **0812546**

11/09/2012 10:05 AM

OFFICIAL RECORDS

Requested By:
CCO MORTGAGE

DOUGLAS COUNTY RECORDERS
Karen Ellison - Recorder

Page: 1 Of 3 Fee: \$ 19.00
Bk: 1112 Pg: 2568



Assessor's/Tax ID No. 1220 21 710 072

Recording Requested By:
CCO MORTGAGE

When Recorded Return To:
LINDA JENNINGS
CCO MORTGAGE
P.O. BOX 6260
Glen Allen, VA 23058-9962



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CCO MORTGAGE #:8900221089 "KOVACS" Lender ID:006/8900221089 Douglas, Nevada
THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED
FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY
PERSON.

MERS (MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.) is the Owner and
Holder of the Note secured by the Deed of Trust Dated: 05/18/2005 , made by JULIUS JAM
KOVACS as Trustor, with CTC FORECLOSURE SERVICES CORPORATION as Trustee, for
the benefit of MERS, INC. AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC. as
Beneficiary, which said Deed of Trust was recorded 06/13/2005 in the Office of the County
Recorder of Douglas State of Nevada, in Book/Reel/Liber: 605 Page/Folio: 4894 as Instrument
No.: 0646634 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: 782 HORNET DR, GARDNERVILLE, NV 89460

IN WITNESS WHEREOF, MERS (MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.) 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;

MERS (MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.)
On October 26th, 2012

By: 
BETSY S. MORANO, Authorized Signer

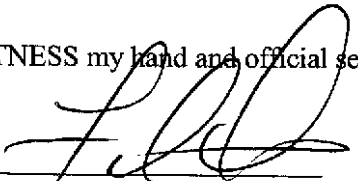
*FG1*FG1COMC*10/26/2012 02:54:20 PM* COMC01COMC0000000000000000451678*
NVDUGL* 8900221089 NVDUGL_TRUST_SUB *FG1COMC*

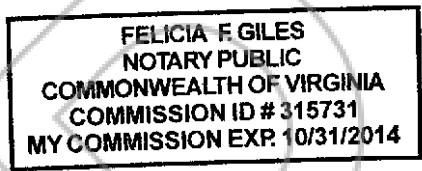
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Virginia
COUNTY OF Henrico

On October 26th, 2012, before me, FELICIA F. GILES, a Notary Public in and for Henrico in the State of Virginia, personally appeared BETSY S. MORANO, 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: 10/31/2014 #315731



(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 October 26, 2012


BETSY S. MORANO, ASSISTANT VICE PRESIDENT

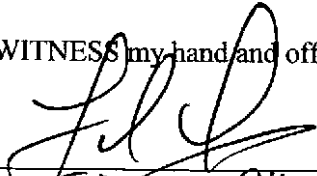
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF Virginia
COUNTY OF Henrico

On October 26, 2012, before me, Felicia F. Giles, a Notary
Public in and for Henrico in the State of
Virginia, personally appeared BETSY S. MORANO, ASSISTANT 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 seal,


Felicia F. Giles

Notary Expires: 10/31/2014 # 315731

FELICIA F. GILES
NOTARY PUBLIC
COMMONWEALTH OF VIRGINIA
COMMISSION ID # 315731
MY COMMISSION EXP. 10/31/2014

(This area for notarial seal)