$\langle \gamma \rangle$

Everhome Mortgage PO Box 44040 Jacksonville, FL 32231-9970

APN # 1318-23-310-044

Recording Requested By: EVERBANK

And When Recorded Mail To: ELITE LENDER SERVICES P.O.

BOX 44060 JACKSONVILLE, FL 32231 4060

MERS MIN#: 100011911190396294

PHONE#: (888) 679-6377

Doc Number: **0829162**

08/19/2013 03:04 PM

OFFICIAL RECORDS

Requested By.

EVERHOME MORTGAGE

DOUGLAS COUNTY RECORDERS Karen Ellison - Recorder

Page: 1 Of 2 Fee: \$ 15.00

Bk: 0813 Pg: 5186

Pilelieni Deputvab

Customer#: 1

SUBSTITUTION OF TRUSTEE

Service#: 206796RL1

Loan#: 1119039629

The undersigned does hereby affirm that this document submitted for recording does not contain personal information about any person.

WHEREAS, DONALD R. COWLES, AND ELOISE COWLES, HUSBAND AND WIFE AS COMMUNITY PROPERTY as Trustor, and EVERHOME MORTGAGE COMPANY, as the Original Beneficiary under that certain Deed of Trust, dated JUNE 09, 2009 and recorded JULY 01, 2009 as Instrument No. 746387, in Book No. 709, at Page No. 108 of official records of DOUGLAS County, State of NEVADA.

WHEREAS, the undersigned desires to substitute a Trustee under said Deed of Trust in the place and stead of FIRST AMERICAN TITLE INSURANCE COMPANY.

NOW THEREFORE, the undersigned hereby substitutes **ELITE LENDER SERVICES**, **P.O. BOX 44060**, , **JACKSONVILLE**, **FL 32231 4060** as Trustee under said Deed of Trust.

Dated: JULY 26, 2013

Beneficiary:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR EVERHOME MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS

Bv:

Timothy Simmer, Assistant Secretary

Loan#: 1119039629 Srv#: 206796RL1

Page 2

 $\begin{array}{ll} \text{State of} & \underline{\textbf{FLORIDA}} \\ \text{County of} & \underline{\textbf{DUVAL}} \end{array} \hspace{0.2cm} \} \hspace{0.2cm} \text{ss}$

On JULY 26, 2013, before me, John Williams, a Notary Public, personally appeared Timothy Simmer, 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 FLORIDA that the foregoing paragraph is true and correct.

Witness my hand and official seal.

(Notary Name): John Williams

JOHN WILLIAMS
NOTARY PUBLIC
STATE OF FLORIDA
Comm# EE845224
Expires 10/21/2016