Mortgage Service Center P.O. BOX 5449 Mt Laurel NJ 08054-9936

Assessor's/Tax ID No. 1318-10-310-008

Recording Requested By: PHH Mortgage Corporation (PHHM)

When Recorded Return To: Lien Release Department PHH Mortgage Corporation (PHHM) 220 Northpointe Pkwy Amherst, NY 14228

Doc Number: **0845594**

07/02/2014 01:51 PM OFFICIAL RECORDS

Requested By: MORTGAGE SERVICE CENTER

DOUGLAS COUNTY RECORDERS Karen Ellison - Recorder

Page: 1 Of 3

Bk: 0714 Pg: 550

Fee: \$ 19.00

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

PHH Mortgage Corporation (PHHM) #:2019759022 "DOWNEY" Lender ID:69F Douglas. Nevada

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY PERSON.

HSBC MORTGAGE CORPORATION (USA) is the present Beneficiary of that certain Deed of Trust Dated: 12/20/2007, made by WILLIAM DOWNEY. A/K/A WILLIAM A. DOWNEY as Trustor, with STEWART TITLE as Trustee, for the benefit of HSBC MORTGAGE CORPORATION (USA) as Original Beneficiary, which said Deed of Trust was recorded 01/09/2008 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0108 Page/Folio: 1644 as Instrument No.: 0715950 wherein said present Beneficiary hereby substitutes HSBC BANK USA, N.A. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 720 LINCOLN HWY, ZEPHYR COVE, NV 89448

IN WITNESS WHEREOF, HSBC MORTGAGE CORPORATION (USA) 2929 WALDEN AVE, DEPEW, NY 14043 as present Beneficiary and HSBC BANK USA, N.A. 95 WASHINGTON STREET, BUFFALO, NY 14203 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

BK: 0714 PG 551 7/2/2014

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

HSBC MORTGAGE CORPORATION (USA)

On March 19th, 2014

By:

MICHAEL PETER, VP & ASST SEC OF RML ASD OF HSBC MORTGAGE CORP USA



STATE OF New York COUNTY OF Erie

On the 19th day of March in the year 2014 before me, the undersigned Notary Public in and for said State, personally appeared MICHAEL PETER, VP & ASST SEC OF RML ASD OF HSBC MORTGAGE CORP USA, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(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 capacity(ies), and that by his/her/their signature(s) on the instrument the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

WITNESS my hand and official seal,

INDRANI MUKHERJEE

Notary Expires: 04/08/2017 \#01MU6279444

Qualified in Eric County

(This area for notarial seal)

HSBC BANK USA, N.A. hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said present Beneficiary 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.



BK: 071 PG: 552 7/2/2014

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

By HSBC BANK USA, N.A. as Trustee On March 19th, 2014

JULIE HOELZL, SUBSTRUTE TRUSTEE



STATE OF New York COUNTY OF Erie

On the 19th day of March in the year 2014 before me, the undersigned Notary Public in and for said State, personally appeared JULIE C HOELZL, SUBSTITUTE TRUSTEE, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(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 capacity(ies), and that by his/her/their signature(s) on the instrument the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

WITNESS my rand and official seal,

INDRANI MUKHERJEE Notary Expires: 04/08/2017 #01MU6279444

OF NEW THE

(This area for notarial seal)