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APN # 1220-176-100-13

Recording Requested By: CELINK

And When Recorded Mail To: CELINK PO BOX 40724 LANSING
MI 48901



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KAREN ELLISON, RECORDER

Customer#: 59

SUBSTITUTION OF TRUSTEE

Service#: 48078RL1



Loan#: 1073775

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

WHEREAS, PENNY ECHAN as Trustor, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS), as the Original Beneficiary under that certain Deed of Trust, dated OCTOBER 20, 2011 and recorded OCTOBER 25, 2011 as Instrument No. 791441, in Book No. 1011, at Page No. 4276 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 STEWART TITLE GUARANTY.

NOW THEREFORE, the undersigned hereby substitutes CHAMPION MORTGAGE COMPANY, 350 HIGHLAND DRIVE, LEWISVILLE, TX 75067-0000 as Trustee under said Deed of Trust.

Dated: January 23, 2015

Beneficiary:

CHAMPION MORTGAGE COMPANY

By: Jane Ward
JANE WARD, VICE PRESIDENT

State of Michigan }
County of Clinton } ss.

On 1-23-2015, before me, Theresa M. Wohlfert, a Notary Public, personally appeared **JANE WARD** 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(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. Witness my hand and official seal.

Theresa M. Wohlfert
(Notary Name):

Notary Public In and for _____ County
Acting in _____ County, _____ State
My Commission Expire: _____

THERESA M. WOHLFERT
NOTARY PUBLIC-STATE OF MICHIGAN
COUNTY OF IONIA
My Commission Expires September 10, 2017
Acting in the County of Clinton