

Assessor's/Tax ID No. 1318-10-412-016

Recording Requested By:  
PHH Mortgage Corporation (PHHM)

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



KAREN ELLISON, RECORDER

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

PHH Mortgage Corporation (PHHM) #:7119003767 "JOYCE" Douglas, Nevada  
MIN #: 100020071190037676 SIS #: 1-888-679-6377

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR UMB BANK, N.A., ITS SUCCESSORS AND ASSIGNS is the present Beneficiary of that certain Deed of Trust Dated: 01/06/2011 , made by JOSEPH P JOYCE, A MARRIED MAN as Trustor, with FIRST AMERICAN TITLE as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR UMB BANK, N.A. ITS SUCCESSORS AND ASSIGNS as Original Beneficiary, which said Deed of Trust was recorded 01/11/2011 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 776768 wherein said present Beneficiary hereby substitutes MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR UMB BANK NA ITS SUCCESSORS AND ASSIGNSAA as Trustee in lieu of the above-named Trustee under said Deed of Trust.

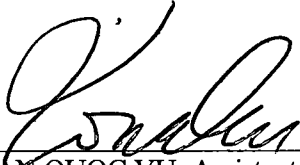
Property Address: 254 MARTIN DRIVE, ZEPHYR COVE, NV 89448

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR UMB BANK, N.A., ITS SUCCESSORS AND ASSIGNS PO BOX 2026, FLINT, MI 48501-2026 as present Beneficiary and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR UMB BANK NA ITS SUCCESSORS AND ASSIGNSAA -, -, - as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

\*RB\*RBPHHM\*06/30/2015 04:50:04 PM\* PHHM01PHHA000000000000000000117835\*  
NVDUGL\* 7119003767 NVDUGL\_TRUST\_SUB \*MLPHHA\*

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR UMB BANK, N.A., ITS SUCCESSORS AND ASSIGNS

On June 30th, 2015


By:   
TOAN QUOC VU, Assistant Secretary

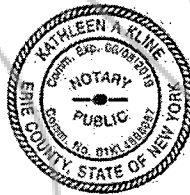


STATE OF New York  
COUNTY OF Erie

On the 30th day of June in the year 2015 before me, the undersigned Notary Public in and for said State, personally appeared TOAN QUOC VU, Assistant Secretary, 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,

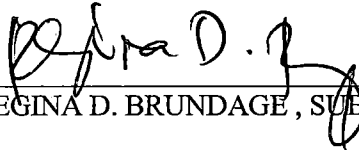
  
KATHLEEN A. KLINE  
Notary Expires: 06/08/2019 #01KL4898087  
Qualified in Erie County



MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR UMB BANK NA ITS SUCCESSORS AND ASSIGNSAA 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.

By MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR UMB BANK NA ITS SUCCESSORS AND ASSIGNSAA as Trustee

On \_\_\_\_\_

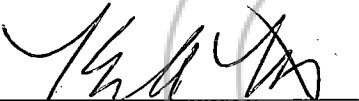
  
REGINA D. BRUNDAGE, SUBSTITUTE TRUSTEE



STATE OF New York  
COUNTY OF Erie

On the 30th day of June in the year 2015 before me, the undersigned Notary Public in and for said State, personally appeared REGINA D. BRUNDAGE, 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 hand and official seal,

  
KATHLEEN A. KLINE  
Notary Expires: 06/08/2019 #01KL4898087

