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Assessors/Tax ID No.: 1220-22-410-176

Recording Requested By:  
Novad Management Consulting



KAREN ELLISON, RECORDER

When Recorded Return To:

✓ Lien Release Dept  
Novad Management Consulting  
2401 NW 23rd St.  
Suite 1A1  
Oklahoma City, OK 73107



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**


Novad Management Consulting#: 331-1220101 B "LETKO," Douglas, Nevada  
THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY PERSON.

Novad Management Consulting, LLC Attorney-In-Fact for Secretary of Housing and Urban Development is the present Beneficiary of that certain Deed of Trust Dated: 12-30-2004, made by PHYLLIS J LETKO, AN UNMARRIED WOMAN as Trustor, with Senior official with responsibility for single family mortgage insurance program in the Department of Housing and Urban Development field office with jurisdiction over the property described below, or a designee of that official as Trustee, for the benefit of Secretary of Housing and Urban Development as Original Beneficiary, which said Deed of Trust was recorded 01-06-2005 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0105, Page/Folio: 2036, as Instrument No.: 0633871 wherein said present Beneficiary hereby substitutes Novad Management Consulting, LLC as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1412 SALLY LANE, GARDNERVILLE, NV 89460

IN WITNESS WHEREOF, Novad Management Consulting, LLC Attorney-In-Fact for Secretary of Housing and Urban Development 2401 NW 23rd St., Suite 1A1, Oklahoma City, OK 73107 as present Beneficiary and Novad Management Consulting, LLC 2401 NW 23rd Street, Suite 1A1, Oklahoma City, OK 73107 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Novad Management Consulting, LLC Attorney-In-Fact for Secretary of Housing and Urban Development POA: 12/19/2014 in Instrument No.: 2014-854682  
On July 24th, 2015

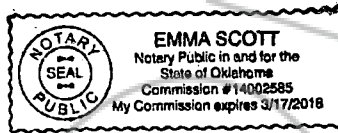
By:   
Randall Clark, Authorized Signer

STATE OF Oklahoma  
COUNTY OF OKLAHOMA

Before me, a Notary Public in and for said county and State, on this 24th of July, 2015 personally appeared Randall Clark to me known to be the identical person(s) who executed the within and foregoing instrument, and acknowledged to me that he/she/they executed the same as his/her/their free and voluntary act and deed for the uses and purposes therein set forth..

WITNESS my hand and official seal,

  
Emma Scott



Notary Expires: 3/17/2018 #14002585

(This area for notarial seal)

Novad Management Consulting, LLC 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 Novad Management Consulting, LLC as Trustee  
On 7/24/15

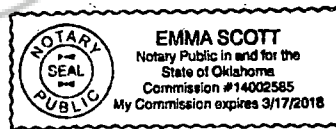
  
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STATE OF Oklahoma  
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WITNESS my hand and official seal,

  
Emma Scott



Notary Expires: 3/17/2018 #14002585

(This area for notarial seal)