

APN: 1320-02-001-105  
State of Nevada  
County of Douglas  
Loan Number:  
\*\*\*\*\*5711

Mail To:  
CITIZENS ONE HOME LOANS  
LINDA JENNINGS  
P.O. BOX 6260  
Glen Allen, VA 23058-9962  
Return To:  
CITIZENS ONE HOME LOANS  
CHARMAINE M. DAVIS  
10561 Telegraph Road  
Glen Allen, VA 23059

DOUGLAS COUNTY, NV      **2015-869109**  
Rec:\$17.00  
\$17.00      Pgs=1      **09/02/2015 03:10 PM**  
CITIZENS ONE HOME LOANS  
KAREN ELLISON, RECORDER

**Substitution of Trustee and Full Reconveyance**

WHEREAS CITIZENS BANK, N.A. , the present Beneficiary(ies) of the Deed of Trust mentioned below, hereby substitutes itself as trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person(s) legally entitled thereto, the estate, title and interest now held by said Beneficiary(ies) hereunder:

WHEREAS, the date of said Deed of Trust, the name of the Trustor who executed the same in the County of Douglas, State of NV, the date of recordation and document number of Official Records of said County where said Deed of Trust is recorded as follows:

Trustor:KRISTINA J MAKINEN AND ARI MAKINEN  
Date Recorded:05/31/2006    Document Number:0676303    Book:0506    Page:12312

CITIZENS BANK, N.A. F/K/A RBS CITIZENS, N.A.

*Linda Jennings*

LINDA B. JENNINGS, Officer

State of VA  
County of Henrico

This instrument was acknowledged before me, a notary public, on 09/02/2015 by LINDA B. JENNINGS.

*Shirley J. Coleman*

SHIRLEY J. COLEMAN  
My Commission Expires: 01/31/2017

SHIRLEY J. COLEMAN  
NOTARY PUBLIC  
COMMONWEALTH OF VIRGINIA  
COMMISSION ID # 282533  
MY COMMISSION EXP. JAN. 31, 2017