

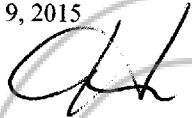
This instrument drafted by  
and after recording return to:  
Seantelle Davis  
Quicken Loans Inc.  
635 Woodward Ave.  
Detroit, MI 48226  
800-226-6308  
Parcel No. 1221-19-002-007  
Loan Number: 3308915982

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

The undersigned, present beneficiary under that certain Deed of Trust dated December 22, 2005, executed by NANCY D. ROWLAND (TRUSTEE OF THE ROWLAND LIVING TRUST, DATED 2/12/2003), as Trustors to FIRST AMERICAN TITLE, as original Trustee for CHARLES SCHWAB BANK, N.A., recorded on March 9, 2006, in Document No. 0669523, OR Book: 0306, PG: 3125 of official records of DOUGLAS County, Nevada, hereby Appoints and Substitutes the undersigned as the new Substituted Trustee thereunder in accordance with the terms and provisions contained therein, whose address is 5190 Neil Road, Suite 300, Reno, NV 89502, and as such duly Appointed and Substituted Trustee thereunder, the undersigned does hereby Reconvey to the Person or Persons legally entitled thereto, without warranty, all the estate, title, and interest acquired by the Original Trustee and by the undersigned as the said Substituted Trustee under said Deed of Trust, wherever the text of this document so requires, the singular includes the plural.

Dated this December 9, 2015

SIGNED:

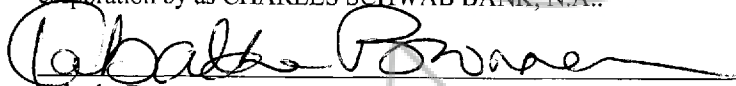


CHARLES SCHWAB BANK, N.A.  
By: Heather Winterfield  
Its: Authorized Agent

**ACKNOWLEDGEMENT**

STATE OF MICHIGAN)  
ss  
COUNTY OF WAYNE)

On December 9, 2015, before me, Tabatha Bronner, the above signed officer, Heather Winterfield, personally appeared and acknowledged to be the Authorized Agent of CHARLES SCHWAB BANK, N.A., and that is, authorized to, executed the foregoing instrument for the purposes therein contained, by signing in the name of the corporation by as CHARLES SCHWAB BANK, N.A..



Tabatha Bronner  
Notary Public, State of Michigan, County Of MACOMB  
My Commission Expires: March 26, 2019  
Acting in the County of Wayne

**TABATHA BRONNER**  
**NOTARY PUBLIC - STATE OF MICHIGAN**  
**COUNTY OF MACOMB**  
**My Commission Expires March 26, 2019**  
**Acting in the County of Wayne**

