

DOUGLAS COUNTY, NV

2016-875575

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NATIONWIDE TITLE CLEARING

KAREN ELLISON, RECORDER

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

When Recorded Mail To:
Ditech Financial LLC
C/O Nationwide Title Clearing,
Inc. 2100 Alt. 19 North
Palm Harbor, FL 34683

Loan #: 62064290
Parcel #: 1220-16-310-050

SUBSTITUTION OF TRUSTEE

The undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ('MERS') AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC., ITS SUCCESSORS AND ASSIGNS (MERS Address: P.O. Box 2026, Flint, Michigan 48501-2026), as the current beneficiary of that certain Deed of Trust executed by JOHN MICHAEL REARDON AND CINDY LEE REARDON (Trustor), and recorded 08/12/2003 in the Office of the Recorder of DOUGLAS County, State of Nevada, Book 0803, Page 5899 and Doc # 0586235, of Official Records, does in accordance with the provisions of said Deed of Trust hereby substitute NATIONWIDE TITLE CLEARING, INC. as Trustee in place and stead of the Trustee therein, and does hereby vest NATIONWIDE TITLE CLEARING, INC. as substituted Trustee with all rights, title, estate, power, duty and trusts conferred by said Deed of Trust;

Dated this 20th day of January in the year 2016

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ('MERS') AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC., ITS SUCCESSORS AND ASSIGNS

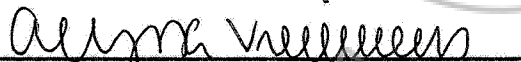


FRANCIS DENARDO
ASST. SECRETARY

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me this 20th day of January in the year 2016, by Francis DeNardo as ASST. SECRETARY for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ('MERS') AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC., ITS SUCCESSORS AND ASSIGNS (MERS Address: P.O. Box 2026, Flint, Michigan 48501-2026), who, as such ASST. SECRETARY being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she they is (are) personally known to me.



ALYSSA VILLALOBOS
COMM EXPIRES: 10/02/2018



ALYSSA VILLALOBOS
NOTARY PUBLIC
STATE OF FLORIDA
Comm# FF165490
Expires 10/2/2018

Document Prepared By: E.Lance/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
GTSRC 393903537 7@ 100062604181761521 MERS PHONE 1-888-679-6377 DOCR T1816010818
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