

Assessor's/Tax ID No. 141811412010

Recording Requested By:
PHH Mortgage Corporation (PHHM)

When Recorded Return To:
Lien Release Department
PHH Mortgage Corporation (PHHM)
1760 WEHRLE DRIVE
WILLIAMSVILLE, NY 14221

DOUGLAS COUNTY, NV

2016-878174

Rec:\$19.00

\$19.00 Pgs=3

03/16/2016 08:22 AM

FIRST AMERICAN TITLE

KAREN ELLISON, RECORDER

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

PHH Mortgage Corporation (PHHM) #:6006364324 "LAVOIE" Lender ID:V44 Douglas, Nevada

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

PHH Mortgage Corporation Power of Attorney for Morgan Stanley Private Bank, National Association as successor by merger to Morgan Stanley Credit Corporation is the present Beneficiary of that certain Deed of Trust Dated: 12/23/2010 , made by JOHN D. LAVOIE AND CAROLINE G. LAVOIE AS HUSBAND AND WIFE 51%, AND ROGER LAVOIE TRUSTEE OF THE ROSINA E. LAVOIE TRUST, DATED JULY 31, 1981 49% as Trustor, with WESTERN TITLE INSURANCE. as Trustee, for the benefit of MORGAN STANLEY CREDIT CORPORATION as Original Beneficiary, which said Deed of Trust was recorded 01/03/2011 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 111 Page/Folio: 4 as Instrument No.: 776266 wherein said present Beneficiary hereby substitutes FIRST AMERICAN RECONVEYANCE SERVICES as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 291 OLD HIGHWAY 50, GLENBROOK, NV 89413

IN WITNESS WHEREOF, PHH Mortgage Corporation Power of Attorney for Morgan Stanley Private Bank, National Association as successor by merger to Morgan Stanley Credit Corporation 2000 WESTCHESTER AVENUE, PURCHASE, NY 10577 as present Beneficiary and FIRST AMERICAN RECONVEYANCE SERVICES 181 EAST 5600 SOUTH, LIBERTY HALL BLDG, SUITE 330, MURRAY, UT 84107 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

*RAV*RAVPHHA*01/04/2016 11:20:27 AM* PHHM01PHHA0000000000000000178092*
NVDOUGL* 6006364324 NVDOUGL_TRUST_SUB * RB*RBPHHM*

PHH Mortgage Corporation Power of Attorney for Morgan Stanley Private Bank, National Association as successor by merger to Morgan Stanley Credit Corporation

On 1/4/16

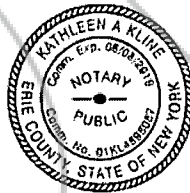
By: [Signature]
THOMAS B. LYNCH,
Vice-President

STATE OF New York
COUNTY OF Erie

On the 4th day of JANUARY in the year 2016 before me, the undersigned Notary Public in and for said State, personally appeared THOMAS B. LYNCH, Vice-President, 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,

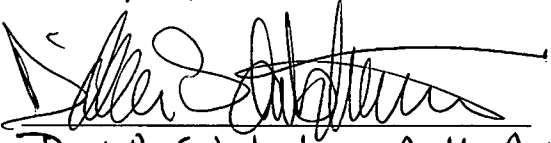
[Signature]
KATHLEEN A. KLINE
Notary Expires: 06/08/2019 #01KL4898087
Qualified in Erie County



FIRST AMERICAN RECONVEYANCE SERVICES 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.

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

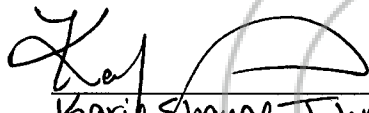
By FIRST AMERICAN RECONVEYANCE SERVICES as Trustee
On 03/16/16


Danielle Schetselaar, Auth. Agent

STATE OF Utah
COUNTY OF Salt Lake

On 03/16/16, before me, Karie Shanae Johnson, a Notary Public in and for Salt Lake in the State of Utah, Danielle Schetselaar, personally appeared, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(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 authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,


Karie Shanae Johnson
Notary Expires: / / 8-12-19

