

19 ✓ LoanCare
D.G. Box 8068
Virginia Beach, VA 23450

Assessor's/Tax ID No. 122009413002



Recording Requested By:
LOANCARE, LLC

KAREN ELLISON, RECORDER

When Recorded Return To:
Release Department
LOANCARE, LLC
3637 SENTARA WAY
Virginia Beach, VA 23452

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

LOANCARE, LLC #:0000116384 "KOWALCZYK" Lender ID:692/0210710872 Douglas, Nevada
MIN #: 100073000868839986 SIS #: 1-888-679-6377

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FREEDOM MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS is the present Beneficiary of that certain Deed of Trust Dated: 04/04/2013, made by STEPHEN A KOWALCZYK AND ERICA M KOWALCZYK, HUSBAND AND WIFE as Trustor, with CHICAGO TITLE INSURANCE CO. as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FREEDOM MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Original Beneficiary, which said Deed of Trust was recorded 04/15/2013 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 413 Page/Folio: 3873 as Instrument No.: 821714 wherein said present Beneficiary hereby substitutes LOANCARE, LLC as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1024 SILVERANCH DR, GARDNERVILLE, NV 89460

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FREEDOM MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS PO BOX 2026, FLINT, MI 48501-2026 as present Beneficiary and LOANCARE, LLC 3637 SENTARA WAY, VIRGINIA BEACH, VA 23452 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;


MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR
FREEDOM MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS
On March 24th, 2016

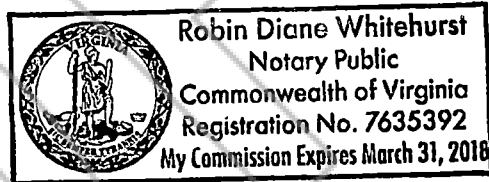
By: 
SUSAN REDDECLIFF, Assistant
Secretary

COMMONWEALTH OF Virginia
COUNTY OF Virginia Beach City

On March 24th, 2016, before me, ROBIN DIANE WHITEHURST, a Notary Public in and for Virginia Beach City in the State of Virginia, personally appeared SUSAN REDDECLIFF, Assistant Secretary, 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,


ROBIN DIANE WHITEHURST
Notary Expires: 03/31/2018 #7635392



(This area for notarial seal)

LOANCARE, 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.

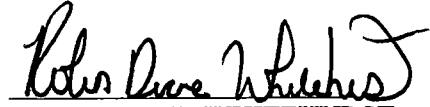
By LOANCARE, LLC as Trustee
On March 24th, 2016


SUSAN REDDECLIFF , ASSISTANT SECRETARY

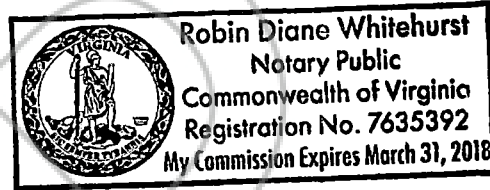
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COUNTY OF Virginia Beach City

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WITNESS my hand and official seal,



ROBIN DIANE WHITEHURST
Notary Expires: 03/31/2018 #7635392



(This area for notarial seal)