



KAREN ELLISON, RECORDER

15  
APN # 102202000002  
Recording Requested By: U.S. BANK HOME MORTGAGE  
And When Recorded Mail To: U.S. BANK HOME MORTGAGE  
4801 FREDERICA STREET P.O. BOX 20005 OWENSBORO KY  
42304  
MERS MIN#: 100105600026596626  
PHONE#: (888) 679-6377

Investor #: A73 SUBSTITUTION OF TRUSTEE

Service#: 1187828RL1



Loan#: 6850142890

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

WHEREAS, DENISE M CALLOWAT, UNMARRIED as Trustor, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR USAA FEDERAL SAVINGS BANK, ITS SUCCESSORS AND ASSIGNS, as the Original Beneficiary under that certain Deed of Trust, dated MAY 22, 2009 and recorded SEPTEMBER 23, 2009 as Instrument No. 0751089, in Book No. 0909, at Page No. 4666 of official records of DOUGLAS County, State of NEVADA.

WHEREAS, the undersigned desires to substitute a Trustee under said Deed of Trust in the place and stead of MICHAEL J. BROKER.

NOW THEREFORE, the undersigned hereby substitutes U.S. BANK NATIONAL ASSOCIATION, 4801 FREDERICA STREET, , OWENSBORO , KY 42301 0000 as Trustee under said Deed of Trust.

Dated: APRIL 20, 2016

Beneficiary:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR USAA FEDERAL SAVINGS BANK, ITS SUCCESSORS AND ASSIGNS

By: 

Carla Froehlich, Assistant Secretary

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State of KENTUCKY }  
County of DAVISS } ss.

On **APRIL 20, 2016**, before me, **Ashlie Hicks**, a Notary Public, personally appeared **Carla Froehlich**, who 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(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of KENTUCKY that the foregoing paragraph is true and correct.  
Witness my hand and official seal.



(Notary Name): **Ashlie Hicks**  
Commission Expires: **08/20/2018**  
Commission No: **517714**

