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 #: 0050527852 Parcel #: 1220-16-610-100 DOUGLAS COUNTY, NV

2016-882476

Rec:\$14.00

\$14.00

Pgs=1

06/14/2016 02:12 PM

NATIONWIDE TITLE CLEARING INC.

KAREN ELLISON, RECORDER

SUBSTITUTION OF TRUSTEE

The undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ('MERS') AS NOMINEE FOR FIRST HORIZON HOME LOAN CORPORATION, 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 EDWARD F. KIEL JR. AND JOYCE A. KIEL (Trustor), and recorded 10/14/2004 in the Office of the Recorder of DOUGLAS County, State of Nevada, Book 1004, Page 05740 and Doc # 0626725, 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 14th day of June in the year 2016

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ('MERS') AS NOMINEE FOR FIRST HORIZON HOME LOAN CORPORATION, ITS SUCCESSORS AND ASSIGNS

LAUREN ZOOK

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 14th day of June in the year 2016, by Lauren Zook as ASST. SECRETARY for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ('MERS') AS NOMINEE FOR FIRST HORIZON HOME LOAN CORPORATION, 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.

CYNTHIA ALBANO - NOTARY PUBLIC

COMM EXPIRES: 08/01/2016

Cynthia Albano
Notary Public State of Florida
My Commission # EE 221270
Expires August 1, 2016

Document Prepared By: E.Lance/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152 GTSRC 395104946 2@ 100085200511405724 MERS PHONE 1-888-679-6377 DOCR T1416065313 IC-21 ERCNNV61





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