Assessor's/Tax ID No. 1318-23-201-001

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

2016-888279

Rec:\$19.00

\$19.00

Pgs=3

09/28/2016 10:06 AM

FIRST AMERICAN TITLE

KAREN ELLISON, RECORDER

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

PHH Mortgage Corporation (PHHM) #:7105260983 "WERBIN" Lender ID:M93 Douglas, Nevada

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

PHH Mortgage Corporation Attorney in Fact for Bank of America, National Association is the present Beneficiary of that certain Deed of Trust Dated: 10/15/2014, made by LEONARD B. WERBIN AND NANCY BENNETT-WERBIN, TRUSTEES OF THE WERBIN FAMILY TRUST, DATED OCTOBER 20, 1992 as Trustor, with FIRST AMERICAN TITLE as Trustee, for the benefit of BANK OF AMERICA, N.A. as Original Beneficiary, which said Deed of Trust was recorded 10/20/2014 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2014-851388 wherein said present Beneficiary hereby substitutes FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1000 HOLLY LANE, ZEPHYR COVE, NV 89448

IN WITNESS WHEREOF, PHH Mortgage Corporation Attorney in Fact for Bank of America, National Association 1760 WEHRLE DRIVE, WILLIAMSVILLE, NY 14221 as present Beneficiary and FIRST AMERICAN TITLE INSURANCE COMPANY 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;

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

PHH Mortgage Corporation Attorney in Fact for Bank of America, National Association On March 23rd, 2016

MICHAEL PETER, Assistant

Secretary

STATE OF New York COUNTY OF Erie

On the 23rd day of March in the year 2016 before me, the undersigned Notary Public in and for said State, personally appeared MICHAEL PETER, Assistant Secretary, 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,

KATHLEEN A. KLINE

Notary Expires: 06/08/2019 #01KL4898087

Qualified in Erie County

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FIRST AMERICAN TITLE INSURANCE COMPANY 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 TITLE INSURANCE COMPANY as Trustee
On 9-28-16

STATE OF Litan
COUNTY OF Sattlake

On 9-28-16, before me, Kayi Shanal Shason, a Notary
Public in and for Sattlake

On 9-28-16, before me, Kayi Shanal Shason, a Notary
Public in and for Sattlake

In the State of Litan

Kelly Herrera, 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,

WITNESS my hand and official seal,

NOTARY PUBLIC STATE OF UTAH

My COMM. Exp. 08/12/2019

Commission #684704