

19-

Assessor's/Tax ID No. 1319-09-602-013

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION



KAREN ELLISON, RECORDER

When Recorded Return To:

✓ DAVID R COCHRAN
KARA M HAYES
PO BOX 555
GENOA, NV 89411-0555



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:1121168220 "COCHRAN" Lender ID:05633/1711585645 Douglas, Nevada

MIN #: 100011511211682209 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. is the present Beneficiary of that certain Deed of Trust Dated: 05/22/2010 , made by DAVID R. COCHRAN AND KARA M. HAYES, HUSBAND AND WIFE, AS COMMUNITY PROPERTY WITH RIGHTS OF SURVIVORSHIP as Trustor, with VERDUGO TRUSTEE SERVICE CORPORATION as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Original Beneficiary, which said Deed of Trust was recorded 07/27/2010 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0710 Page/Folio: 4888 as Instrument No.: 0767616 wherein said present Beneficiary hereby substitutes CITIBANK, N.A. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 188 FIFTH STREET, GENOA, NV 89411-0555

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. P.O. BOX 2026, FLINT, MI 48501-2026 as present Beneficiary and CITIBANK, N.A. 14700 CITICORP DRIVE, HAGERSTOWN, MD 21742 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

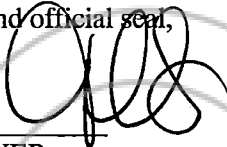
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
On December 21st, 2016

By: 
PATRICIA DEAN, Assistant Secretary

STATE OF Maryland
COUNTY OF Washington

On this 21st day of December 2016, before me, the undersigned officer personally appeared PATRICIA DEAN , who made acknowledgment on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., who acknowledges himself/herself to be the Assistant Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a corporation, and that he/she as such Assistant Secretary, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as Assistant Secretary .

WITNESS my hand and official seal,



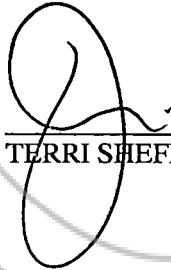
Jessica L. Schroyer
Notary Public
Washington Co., MD
My Commission Expires Feb. 22, 2017

JESSICA L. SCHROYER
Notary Expires: 02/22/2017

(This area for notarial seal)

CITIBANK, N.A. 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 CITIBANK, N.A. as Trustee
On December 21st, 2016

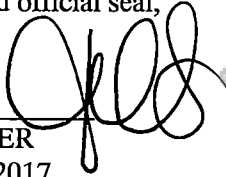


TERRI SHEFFLER , DOCUMENT CONTROL OFFICER

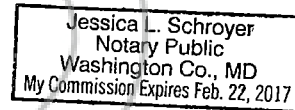
STATE OF Maryland
COUNTY OF Washington

On this 21st day of December 2016, before me, the undersigned officer personally appeared TERRI SHEFFLER, who made acknowledgment on behalf of CITIBANK, N.A., who acknowledges himself/herself to be the DOCUMENT CONTROL OFFICER of CITIBANK, N.A., a corporation, and that he/she as such DOCUMENT CONTROL OFFICER, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as DOCUMENT CONTROL OFFICER .

WITNESS my hand and official seal,



JESSICA L. SCHROYER
Notary Expires: 02/22/2017



Jessica L. Schroyer
Notary Public
Washington Co., MD
My Commission Expires Feb. 22, 2017

(This area for notarial seal)