Assessor's/Tax ID No. 1220-16-114-001

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 Rec:\$19.00

2017-893888

\$19.00 Pgs=3

01/27/2017 11:42 AM

FIRST AMERICAN TITLE

KAREN ELLISON, RECORDER

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

PHH Mortgage Corporation (PHHM) #:7104210393 "DUNCAN" Lender ID:N12 Douglas, Nevada

MIN #: 100020071042103932 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 BANK OF AMERICA, N.A., ITS SUCCESSORS AND ASSIGNS is the present Beneficiary of that certain Deed of Trust Dated: 07/12/2012, made by RICHARD ARNOLD DUNCAN AND CAROLE ALLENE DUNCAN, AS TRUSTEES OF THE DUNCAN FAMILY LIVING TRUST DATED MARCH 10, 2000 as Trustor, with FIRST AMERICAN TITLE as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR BANK OF AMERICA, N.A. ITS SUCCESSORS AND ASSIGNS as Original Beneficiary, which said Deed of Trust was recorded 07/13/2012 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 712 Page/Folio: 3110 as Instrument No.: 805614 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: 992 PLEASANTVIEW COURT, GARDNERVILLE, NV 89460

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR BANK OF AMERICA, N.A., ITS SUCCESSORS AND ASSIGNS PO BOX 2026, FLINT, MI 48501-2026 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;

*NS*NSPHHA*09/20/2016 11:22:10 AM* PHHM01PHHA00000000000000000235257* NVDOUGL* 7104210393 NVDOUGL_TRUST_SUB * *MLPHHA*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR BANK OF AMERICA, N.A., ITS SUCCESSORS AND ASSIGNS

On September 20th, 2016

TOAN QUOC VU, Assistant

Secretary



STATE OF New York COUNTY OF Erie

On the 20th day of September in the year 2016 before me, the undersigned Notary Public in and for said State, personally appeared TOAN QUOC VU, 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 nay hand and official seal,

PERRY L. HAZEL

Notary Expires: 05/11/2018 #01HA6006948

Qualified in Erie County



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.

*NS*NSPHHA*09/20/2016 11:22:11 AM* PHHM01PHHA00000000000000000235257* NVDOUGL* 7104210393 NVDOUGL_TRUST_SUB **MLPHHA*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

On	\ \
Willy Ulevera	\\
Kelly Henera	
STATE OF Utal COUNTY OF SHEAKO	
On 1/21/17, before me, Paval Monuapeu Public in and for Sult 14ke in the State of	, a Notary
basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to instrument and asknowledged to me that he/sho/they even to the same in high and to me that he/sho/they even to the same in high and to me that he/sho/they even to the same in high and to me that he/sho/they even to the same in high and to me that he/sho/they even to the same in high and to me that he/sho/they even to the same in high and to me that he/sho/they even to the same in high and to me the same in high and to me that he same in high and to me the same in high and the	to the within
instrument and acknowledged to me that he/she/they executed the same in his/her/tl capacity, and that by his/her/their signature on the instrument the person(s), or the ebehalf of which the person(s) acted, executed the instrument.	
WITNESS my hand and official seal, RANA L. McMURTREY NOTARY PUBLIC - STATE OF UTAH COMMISSION #666199 COMM. EXP. 05-03-2017	
Notary Expires: / /	