Lonsumer Finance. P. o Box 15K Pravidence, RI 02940

Assessor's/Tax ID No. 1220-12-310-012

Recording Requested By: CITIZENS BANK

When Recorded Return To: CITIZENS BANK ONE CITIZENS DRIVE ROP15K RIVERSIDE, RI 02915

DOUGLAS COUNTY, NV

Rec:\$19.00 Total:\$19.00 CITIZENS BANK 2017-895191

02/27/2017 11:28 AM

Pgs=3



KAREN ELLISON, RECORDER







SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIZENS BANK #:4900654338 "MILLARD" Douglas, Nevada THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY PERSON.

Citizens Bank, N.A., f/k/a RBS Citizens, N.A., f/k/a Citizens Bank, N.A., successor by merger to Charter One Bank, N.A is the present Beneficiary of that certain Deed of Trust Dated: 12/01/2006 , made by DENNIS H MILLARD AND LYNDA S MILLARD, HUSBAND AND WIFE, JOINT TENANTS as Trustor, with FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, for the benefit of CHARTER ONE BANK, N.A as Original Beneficiary, which said Deed of Trust was recorded 12/22/2006 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1206 Page/Folio: 8677 as Instrument No.: 0691445 wherein said present Beneficiary hereby substitutes CITIZENS BANK as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1080 CANAL DRIVE, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, Citizens Bank, N.A., f/k/a RBS Citizens, N.A., f/k/a Citizens Bank, N.A., successor by merger to Charter One Bank, N.A CONSUMER FINANCE, ONE CITIZENS DRIVE ROP15K, RIVERSIDE, RI 02915 as present Beneficiary and CITIZENS BANK 1 CITIZENS DRIVE, RJW 215, RIVERSIDE, RI 02915 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

Citizens Bank, N.A., f/k/a RBS Citizens, N.A., f/k/a Citizens Bank, N.A., successor by merger to Charter One Bank, N.A

On February 15th, 2017

Brent Homas, Duly Authorized

STATE OF Rhode Island COUNTY OF PROVIDENCE

On February 15th, 2017 before me, ASHLEY RICCI, a Notary Public in and for the city/town of SMITHFIELD in the State of Rhode Island, personally appeared Brent Thomas, Duly Authorized, Duly Authorized of Citizens Bank, N.A., f/k/a RBS Citizens, N.A., f/k/a Citizens Bank, N.A., successor by merger to Charter One Bank, N.A., 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, and that such individual(s) made such appearance before the undersigned in the city/town of SMITHFIELD.

WITNESS my/hand and official seal,

ASHLEX RICCI

Notary Expires: 08/01/2017 #755621

(This area for notarial seal)

ASTRONOMICALION,

CITIZENS BANK 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 CITIZENS BANK as Trustee On February 15th, 2017

FOUACHI LEE, OFFICER

SEAL SOON INTERNATIONAL PROPERTY OF A STATE OF A STATE

STATE OF Rhode Island COUNTY OF KENT

On February 15th, 2017 before me, ESTERE SHNEYDER, a Notary Public in and for the city/town of SMITHFIELD in the State of Rhode Island, personally appeared FOUACHI LEE, OFFICER, Duly Authorized of Citizens Bank, N.A., f/k/a RBS Citizens, N.A., f/k/a Citizens Bank, N.A., successor by merger to Charter One Bank, N.A., 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, and that such individual(s) made such appearance before the undersigned in the city/town of SMITHFIELD.

WITNESS my hand and official seal,

ESTERE SHNEYDER

Notary Expires: 11/14/2020 #754642

NOTARY PUBLIC PUBLIC PRINTERS OF RHODE

(This area for notarial seal)