



THE UNDERSIGNED HEREBY AFFIRMS THAT THIS DOCUMENTS CONTAINS NO  
INDIVIDUAL'S FEDERAL SOCIAL SECURITY NUMBER  
Veronica Austin-Norcott, Assistant Vice President

DOCID\_12787028176212752

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, MICHAEL C COWAN, SUSAN COWAN

Is the trustor, Bank of America, N.A. is the current beneficiary ("Beneficiary") and PRLAP, INC. was the original trustee under that certain Deed of Trust dated 04/16/2008 and recorded 04/17/2008, as Instrument or Document No. 721667, in Book 408, Page 4233, of Official Records of the County of DOUGLAS, State of Nevada.

NOW THEREFORE, the undersigned Beneficiary hereby substitutes a new trustee, ReconTrust Company, N.A. ("Trustee") under the Deed of Trust, and Trustee does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by Trustee under the Deed of Trust.

Dated: 08/11/2017

**Beneficiary:**

Bank of America, N.A.

**Trustee:**

ReconTrust Company, N.A.

Electronic Signature 1KMFVSGBTZ2TK

By: Veronica Austin-Norcott  
Veronica Austin-Norcott,  
Assistant Vice President

Electronic Signature 1GLNF4YO3GONG

By: Jeffrey C. Evans  
Jeffrey C. Evans,  
Assistant Vice President

MICHAEL C COWAN, SUSAN COWAN  
1027 Rocky Ter  
Gardnerville, NV 89460

Document Prepared By and  
When Recorded Return To:  
ReconTrust Company, N.A.  
2575 W. Chandler Blvd.  
Mail Stop: AZ1-804-02-11  
Chandler, AZ 85224

**Acknowledgment**

Attached to Substitution of Trustee and Full Reconveyance

dated: 08/11/2017

2 pages including this page

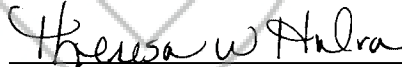
STATE OF North Carolina  
COUNTY OF Guilford

I certify that the following person(s) personally appeared before me this day, each acknowledging to me that he or she signed the foregoing document: Veronica Austin-Norcott, Assistant Vice President of Bank of America, N.A. and Jeffrey C. Evans, Assistant Vice President of ReconTrust Company, N.A.

Date: 08/11/2017

THERESA W HULVA  
Electronic Notary Public  
Guilford County  
State of North Carolina  
My Commission Expires: 04/27/2020

Electronic Notarization 10DAHJLKJOLKU



Theresa W Hulva, Notary Public

MICHAEL C COWAN, SUSAN COWAN  
1027 Rocky Ter  
Gardnerville, NV 89460

Document Prepared By and  
When Recorded Return To:  
ReconTrust Company, N.A.  
2575 W. Chandler Blvd.  
Mail Stop: AZ1-804-02-11  
Chandler, AZ 85224