

DOUGLAS COUNTY, NV **2017-905837**  
Rec:\$35.00  
\$35.00 Pgs=1 **10/20/2017 08:17 AM**  
FREEDOM MORTGAGE CORPORATION  
KAREN ELLISON, RECORDER

APN: 122009413002  
State of Nevada  
County of Douglas  
Loan Number:  
0093509065  
MIN:  
100073000935090654  
MERS Phone #: SIS  
#: 1-888-679-6377

Mail Tax Statements and When Recorded  
ReturnTo:  
Freedom Mortgage Corporation  
Lien Release Dept  
907 Pleasant Valley Ave., Suite 3  
Mount Laurel, NJ 08054  
Requested By:  
Freedom Mortgage Corporation  
Dan Davis  
907 Pleasant Valley Ave., Suite 3  
Mount Laurel, NJ 08054

**Substitution of Trustee and Full Reconveyance**

WHEREAS, the undersigned, Mortgage Electronic Registration Systems, Inc. as Nominee for Freedom Mortgage Corporation, Its Successors and Assigns, as the present Beneficiary(ies) under said Deed of Trust hereby substitutes a new Trustee, Freedom Mortgage Corporation under said Deed of Trust, and Freedom Mortgage Corporation as Trustee under said Deed of Trust does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by Trustee under said Deed of Trust. WHEREAS, the date of said Deed of Trust, the name of the Trustor who executed the same in the County of Douglas, State of NV, the date of recordation and document number of Official Records of said County where said Deed of Trust is recorded as follows:

Trustor: STEPHEN A KOWALCZYK and ERICA M KOWALCZYK husband and wife as joint tenants with right of survivorship

Date Recorded: 03/11/2016 Document Number: 2016-877990 Book: N/A Page: N/A

Dated: **10/09/2017**

Mortgage Electronic Registration Systems, Inc. as  
Nominee for Freedom Mortgage Corporation, Its  
Successors and Assigns

By:



Samantha Beckett  
Assistant Secretary

Freedom Mortgage Corporation  
By:



Samantha Beckett  
Supervisor

STATE OF IN } s.s.  
COUNTY OF HAMILTON

On **10/09/2017**, before me, **Eryk Calvin**, Notary Public, personally appeared **Samantha Beckett**, **Assistant Secretary** and **Samantha Beckett**, **Supervisor** personally known to me (or proved to me the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she/he/they executed the same in her/his/their authorized capacity(ies), and that by her/his/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and signature which certifies as my seal.



**Eryk Calvin**, Notary Public  
My Commission Expires: **08/17/2025**