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KAREN ELLISON, RECORDER

APN #: 1419-27-510-008  
**When Recorded Mail To:**  
Indecomm Global Services  
1260 Energy Lane  
St. Paul, MN 55108  
**Prepared By:** Chithra K  
PHH Mortgage Services  
1 Mortgage Way, MS SV03  
Mt. Laurel, New Jersey USA  
08054-5452  
Loan#: 7133628227  
Invoice#: E3011644  
CostCenter#: BL  
Package#: 80891989  
Document#: 6511158  
MIN: 100039033397141825  
MERS Phone: 1-888-679-6377

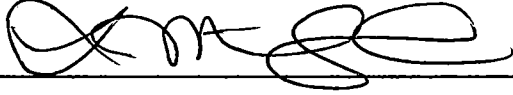
### Substitution of Trustee

**First American Title Insurance Company, a Corporation who's address is 10011 S. Centennial Parkway Suite 340. Sandy, UT 84070 , is hereby appointed successor trustee under that certain Deed of Trust described below:**

Borrowers: **JEFFREY CUMMINGS / TRACEY CUMMINGS**  
Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) as nominee for QUICKEN LOANS INC , its successors and assigns, whose address is P.O. Box 2026, Flint MI 48501-2026**  
Original Trustee: **OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**  
Loan Amount: **\$809500.00**  
Date of Deed of Trust: **April 24, 2015**  
Date Recorded: **May 5, 2015**  
Book/Page:  
Document Number: **2015-861481**  
Filed for record in **Douglas , State of Nevada**

On this date of 31st day of October, 2017

**MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC (MERS) as nominee for QUICKEN  
LOANS INC , its successors and assigns**



**Lisa Marie Spurbeck, Assistant Secretary**

State of **Minnesota** , County of **Ramsey**

On **October 31, 2017** before me, the undersigned, a **Notary Public** in and fo: the State of **Minnesota** , duly commissioned and sworn, personally appeared **Lisa Marie Spurbeck** to me known to be the **Assistant Secretary** of the **corporation** that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said **corporation** , for the uses and purposes therein mentioned, and on oath state that he/she is authorized to execute the said instrument.

WITNESS my hand and official seal hereto fixed the day and year first above written.

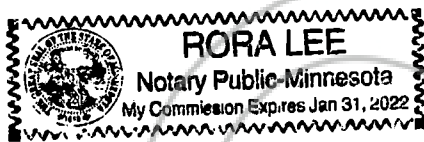


**Rora Lee**

**Notary Public**

My Commission Expires: **January 31, 2022**

Residing at **Ramsey County, Minnesota**



\*U06511158\*

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