



THE UNDERSIGNED HEREBY AFFIRMS THAT THIS DOCUMENTS CONTAINS NO
INDIVIDUAL'S FEDERAL SOCIAL SECURITY NUMBER
Angela R Lucas-Johnson, Assistant Vice President

DOCID 38687205301538677

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, THOMAS C ZACK, KATHRYN W ZACK

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 12/11/2002 and recorded 12/23/2002, as Instrument or Document No. 0561777, in Book 1202, Page 10336, 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: 01/24/2018

Beneficiary:

Bank of America, N.A.

Trustee:

ReconTrust Company, N.A.

By:

Angela R Lucas-Johnson
Angela R Lucas-Johnson,
Assistant Vice President

By:

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

THOMAS C ZACK, KATHRYN W ZACK
PO BOX 809
SIMI VALLEY, CA 93062

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

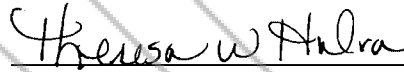
Attached to Substitution of Trustee and Full Reconveyance
dated: 01/24/2018
2 pages including this page

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: Angela R Lucas-Johnson, Assistant Vice President of Bank of America, N.A. and Jeffrey C. Evans, Assistant Vice President of ReconTrust Company, N.A.

Date: 01/24/2018

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



Theresa W Hulva, Notary Public

THOMAS C ZACK, KATHRYN W ZACK
PO BOX 809
SIMI VALLEY, CA 93062

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