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KAREN ELLISON, RECORDER

THE UNDERSIGNED HEREBY AFFIRMS THAT THIS DOCUMENTS CONTAINS NO INDIVIDUAL'S  
FEDERAL SOCIAL SECURITY NUMBER

Emily Conlan, Assistant Secretary

Tax ID: 1220-16-710-092

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, **JERRY L HOWARD** and **ANNETTE M HOWARD**  
is the trustor, **Bank of America, N.A.** is the current beneficiary and **PRLAP, INC.** was the original trustee under  
that certain Deed of Trust dated **05/04/2006** and recorded **07/25/2006**, as Instrument or Document No. **0680457**,  
in Book **0706**, Page **8498**, of Official Records of the County of **Douglas**, State of Nevada.

NOW THEREFORE, Bank of America, N.A., the undersigned Beneficiary hereby substitutes a new trustee, First  
American Title Insurance Company, ("Trustee") under said 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 said Deed  
of Trust.

Loan Modification Agreement, dated **10/25/2007** and recorded on **11/21/2007**, in Book/Volume **1107**, Page **5892**,  
Document No. **0713562**

Dated: 7/17/18

**Trustee:**  
First American Title Insurance Company

By: Emily Conlan  
Emily Conlan, Assistant Secretary

**Beneficiary:**  
Bank of America, N.A., by First American  
Mortgage Solutions, LLC, as Attorney-in-Fact

By: Kelly Petersoli  
Kelly Petersoli, Assistant Secretary

DOCID\_5956824900087149994827  
**3913107**

Mail tax statements to:  
JERRY L HOWARD  
ANNETTE M HOWARD  
879 ARROWHEAD DR  
GARDNERVILLE NV 89460-8961

When Recorded Return To:  
Bank of America, N.A.  
ATTN: Enterprise Document Processing  
TX2-979-01-30 / Lien Release  
PO Box 619040  
Dallas, TX 75261-9943



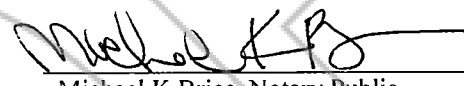
**Acknowledgment**

Attached to Substitution of Trustee and Full Reconveyance: 7.17.18  
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: Emily Conlan, Assistant Secretary of First American Title Insurance Company and Kelly Petersoli, Assistant Secretary of First American Mortgage Solutions, LLC as Attorney-in-Fact for Bank of America, N.A.

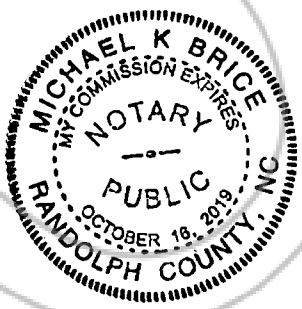
Date: 7.17.18

  
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Michael K Brice, Notary Public  
DOCID\_5956824900087149994827

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