




KAREN ELLISON, RECORDER

APN # 1321-32-002-004  
Recording Requested By: U.S. BANK HOME MORTGAGE  
And When Recorded Mail To: U.S. BANK MORTGAGE  
✓ SERVICING P.O. BOX 6060 NEWPORT BEACH, CA 92658-9880

Investor #: K14 SUBSTITUTION OF TRUSTEE  
Service#: 1781591RL1  
  
Loan#: 2200524378

The undersigned does hereby affirm that this document submitted for recording does not contain personal information about any person.


WHEREAS, JOEL KRUGER AND LYNETTE KRUGER, HUSBAND AND WIFE as Trustor, and U.S. BANK N.A., as the Original Beneficiary under that certain Deed of Trust, dated APRIL 10, 2015 and recorded APRIL 15, 2015 as Instrument No. 2015-860220, in Book No. ---, at Page No. --- of official records of DOUGLAS County, State of NEVADA.

WHEREAS, the undersigned desires to substitute a Trustee under said Deed of Trust in the place and stead of OLIVIA TODD.

NOW THEREFORE, the undersigned hereby substitutes U.S. BANK NATIONAL ASSOCIATION, 4801 FREDERICA STREET, , OWENSBORO , KY 42301 0000 as Trustee under said Deed of Trust.

Dated: OCTOBER 03, 2018

Beneficiary:  
U.S. BANK N.A.

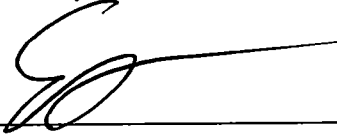
By:   
\_\_\_\_\_  
Michelle Hays, Officer

Loan#: 2200524378 Srv#: 1781591RL1

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State of KENTUCKY }  
County of DAVIESS } ss.

On **OCTOBER 03, 2018**, before me, **Evyn Duncan**, a Notary Public, personally appeared **Michelle Hays**, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of KENTUCKY that the foregoing paragraph is true and correct.  
Witness my hand and official seal.



(Notary Name): **Evyn Duncan**  
Commission Expires: **11/28/2020**  
Commission No: **569141**

