

DOUGLAS COUNTY, NV **2020-942087**
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\$40.00 Pgs=2 02/11/2020 12:59 PM
FIRST AMERICAN TITLE INSURANCE COMPANY
KAREN ELLISON, RECORDER

NEVADA
COUNTY OF DOUGLAS
LOAN NO.: 0106754054
PARCEL NO. 122009413002

RECORD 1ST



WHEN RECORDED MAIL TO: FIRST AMERICAN MORTGAGE SOLUTIONS
1795 INTERNATIONAL WAY
IDAHO FALLS, ID 83402
PH. 208-528-9895

SUBSTITUTION OF TRUSTEE

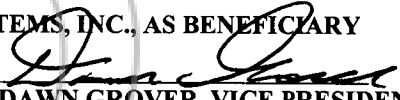
The Undersigned does hereby affirm that this document submitted for recording does not contain the social security number of any person or persons. (per NRS 239B.030)

WHEREAS, the Undersigned, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS BENEFICIARY, AS NOMINEE FOR FREEDOM MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS, located at P.O. BOX 2026, FLINT, MICHIGAN 48501-2026, the Beneficiary of that certain Deed of Trust dated JANUARY 26, 2019 executed by **STEPHEN A. KOWALCZYK AND ERICA M. KOWALCZYK, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**, Trustor, to **WESTCOR LAND TITLE INSURANCE COMPANY**, Original Trustee, for the benefit of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS BENEFICIARY, AS NOMINEE FOR FREEDOM MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on **FEBRUARY 05, 2019** as Instrument No. **2019-925385** of the Official Records in the County Recorder's office 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 the Current Trustee; NOW THEREFORE, the Undersigned hereby substitutes **FIRST AMERICAN TITLE INSURANCE COMPANY**, located at **1 FIRST AMERICAN WAY, SANTA ANA, CA 92707** as Trustee, Successor Trustee, or Substitute Trustee under said Deed of Trust.

IN WITNESS WHEREOF, the Undersigned has caused this Instrument to be executed on **FEBRUARY 11, 2020**.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY


DAWN GROVER, VICE PRESIDENT

STATE OF IDAHO COUNTY OF BONNEVILLE) ss.

On **FEBRUARY 11, 2020**, before me, **DALLAS STEPHENSON**, personally appeared **DAWN GROVER** known to me to be the **VICE PRESIDENT** of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY** the corporation that executed the instrument or the person who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same.


DALLAS STEPHENSON (COMMISSION EXP. 02/13/2021)
NOTARY PUBLIC

DALLAS STEPHENSON
Notary Public - State of Idaho
Commission Number 65062
My Commission Expires Feb 13, 2021

FM8020113IM - SOT - NV



DOCUMENT 1 OF 2

MIN: 100073001067540540
MERS PHONE: 1-888-679-6377

COPY