DOUGLAS COUNTY, NV

2020-942088

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FIRST AMERICAN TITLE INSURANCE COMPANY

KAREN ELLISON, RECORDER

NEVADA

RECORD 2ND

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

When Recorded Mail to: First American Mortgage Solutions 1795 International Way Idaho Falls, ID 83402 Ph. 208-528-9895 Mail Tax Statements to: Stephen Kowalczyk 1024 Silveranch Dr Gardnerville NV 89460

FULL RECONVEYANCE

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, FIRST AMERICAN TITLE INSURANCE COMPANY, is the Trustee, Successor Trustee, or Substitute Trustee, under 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 and more particularly described on said Deed of Trust referred to herein.

And having received from 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, a written request to reconvey, reciting that all sums secured by said Deed of Trust have been fully paid, and said Deed of Trust has been surrendered to said Trustee for cancellation, and the Undersigned does hereby RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder.

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

FIRST AMERICAN TITLE INSURANCE COMPANY

ASHLEY RYDALCH, VICE PRESIDENT

POD: 20200205

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DOCUMENT 1 OF 2

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

STATE OF IDAHO COUNTY OF BONNEVILLE) ss.

On FEBRUARY 11, 2020, before me, EMILY POTTLE, personally appeared ASHLEY RYDALCH known to me to be the VICE PRESIDENT of FIRST AMERICAN TITLE INSURANCE COMPANY 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.

EMILY POTTLE COMMISSION EXP. 09/15/2020)

NOTARY PUBLIC

EMILY POTTLE

Notary Public - State of Idaho
Commission Number 64259

My Commission Expires Sep 15, 2020