

DOUGLAS COUNTY, NV

2020-944483

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NATIONWIDE TITLE CLEARING INC.

KAREN ELLISON, RECORDER

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

When Recorded Mail To:
PennyMac Loan Services, LLC
C/O Nationwide Title Clearing,
Inc. 2100 Alt. 19 North
Palm Harbor, FL 34683

Loan Number 1006020616
Parcel #: 1320-06-001-005

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

The undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS, as the current beneficiary of that certain Deed of Trust executed by LAWRENCE E. CROSS AND KRISTI STUART CROSS (Trustor), and recorded 03/05/2018 in the Office of the Recorder of DOUGLAS County, State of Nevada, Doc # 2018-911145, of Official Records, does in accordance with the provisions of said Deed of Trust hereby substitute NATIONWIDE TITLE CLEARING, INC. as Trustee in place and stead of the Trustee therein, and does hereby vest NATIONWIDE TITLE CLEARING, INC. as substituted Trustee with all rights, title, estate, power, duty and trusts conferred by said Deed of Trust;

Dated this 09th day of April in the year 2020

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS

Justice Yoakam

JUSTICE YOAKAM
VICE PRESIDENT

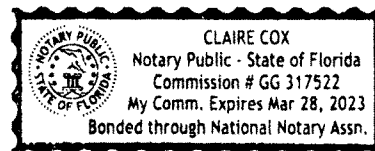
All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of physical presence or online notarization on this 09th day of April in the year 2020, by Justice Yoakam as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

Claire Cox

CLAIRE COX
COMM EXPIRES: 03/28/2023



Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
PNMRC 412021099 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
100092214000525497 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI
48501-2026 DOCR T092004-08:13:52 [C-2] ERCNNV61



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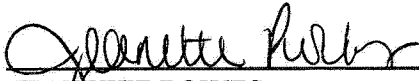
**Loan Number 1006020616
Parcel #: 1320-06-001-005**

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS as the current Beneficiary of the certain Deed of Trust granted by LAWRENCE E. CROSS AND KRISTI STUART CROSS as the Trustor, and recorded 03/05/2018 in the Office of the Recorder of DOUGLAS County, State of Nevada, under Doc # 2018-911145, of Official Records, has appointed NATIONWIDE TITLE CLEARING, INC. as substituted Trustee in accordance with the provisions of said Deed of Trust;

WHEREAS the current beneficiary having represented to the Trustee that the obligation secured by said Deed of Trust has been fully paid and/or satisfied,

NOW THEREFORE, NATIONWIDE TITLE CLEARING, INC., as substituted Trustee, DOES HEREBY GRANT AND RECONVEY unto the parties entitled thereto, without warranty, all the estate and interest granted to said Trustee under said Deed of Trust in the lands therein described, situated in the County of DOUGLAS, State of Nevada. Reference being hereby made specifically to said Deed of Trust and the record thereof for a particular description of said lands.

**Dated this 09th day of April in the year 2020
NATIONWIDE TITLE CLEARING, INC.**



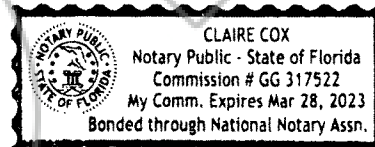
**JEANETTE ROIKES
VICE PRESIDENT**

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization on this 09th day of April in the year 2020, by Jeanette Roikes as VICE PRESIDENT of NATIONWIDE TITLE CLEARING, INC., who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.



**CLAIRE COX
COMM EXPIRES: 03/28/2023**



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