

Assessor's/Tax ID No.: 1420-07-813-017

Recording Requested By:  
Novad Management Consulting



KAREN ELLISON, RECORDER

When Recorded Return To:  
Lien Release Dept  
Novad Management Consulting  
2401 NW 23rd St.  
Suite 1A1  
Oklahoma City, OK 73107



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

Novad Management Consulting#: 331-1867235 H "HOWLAND" Douglas, Nevada

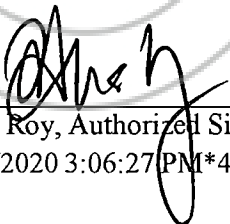
THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY PERSON.

Secretary of Housing and Urban Development by Novad Management Consulting, LLC as Attorney-in-Fact is the present Beneficiary of that certain Deed of Trust Dated: 08-08-2018, made by SUSAN G HOWLAND and FRED H HOWLAND AS JOINT TENANTS as Trustor, with Senior official with responsibility for single family mortgage insurance programs in the Department of Housing and Urban Development field office with jurisdiction over the property described below, or a designee of that official as Trustee, for the benefit of COMMISSIONER OF HOUSING AND URBAN DEVELOPMENT as Original Beneficiary, which said Deed of Trust was recorded 08-16-2018 in the Office of the County Recorder of Douglas State of Nevada, as Instrument No.: 2018-918143, Book/Reel/Liber: N/A, Page/Folio: N/A wherein said present Beneficiary hereby substitutes Novad Management Consulting, LLC as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 985 HILLTOP DR, CARSON CITY, NV 89705

IN WITNESS WHEREOF, Secretary of Housing and Urban Development by Novad Management Consulting, LLC as Attorney-in-Fact 2401 NW 23rd St., Suite 1A1, Oklahoma City, OK 73107 as present Beneficiary and Novad Management Consulting, LLC 2401 NW 23rd Street, Suite 1A1, Oklahoma City, OK 73107 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Secretary of Housing and Urban Development by Novad Management Consulting, LLC as Attorney-in-Fact POA: 12/19/2014 in Instrument No.: 2014-854682  
On May 14th, 2020

By:   
Alissa Roy, Authorized Signer

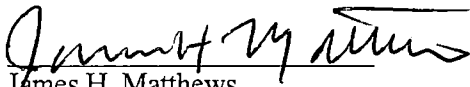
\*5/14/2020 3:06:27 PM\*40214537\*40214539\*912\*NVDOUGL\_TRUST\_SUB

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

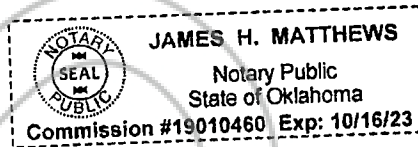
STATE OF Oklahoma  
COUNTY OF Oklahoma

On May 14th, 2020, before me, James H. Matthews, a Notary Public in and for Oklahoma in the State of Oklahoma, personally appeared Alissa Roy, Authorized Signer of Secretary of Housing and Urban Development by Novad Management Consulting LLC as Attorney in Fact, personally known to me (or 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

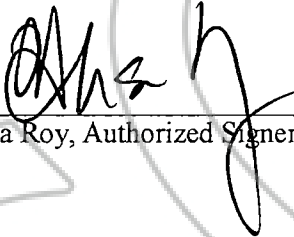


James H. Matthews  
Notary Expires: 10/16/2023 #19010460



Novad Management Consulting, LLC hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said present Beneficiary and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By: Novad Management Consulting, LLC as Trustee  
On May 14th, 2020

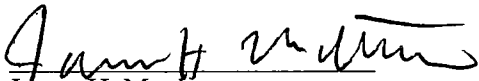
By:   
Alissa Roy, Authorized Signer

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF Oklahoma  
COUNTY OF Oklahoma

On May 14th, 2020, before me, James H. Matthews, a Notary Public in and for Oklahoma in the State of Oklahoma, personally appeared Alissa Roy, Authorized Signer of Novad Management Consulting, LLC, personally known to me (or 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

  
James H. Matthews  
Notary Expires: 10/16/2023 #19010460

