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 8020020444 Parcel #: 1420-34-310-025 DOUGLAS COUNTY, NV

2020-950266

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NATIONWIDE TITLE CLEARING INC. KAREN ELLISON, RECORDER

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

The undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR WYNDHAM CAPITAL MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS, as the current beneficiary of that certain Deed of Trust executed by JOSEPHINE MARGARETTE YOUNG AND JONATHAN ROBERT YOUNG (Trustor), and recorded 08/28/2018 in the Office of the Recorder of DOUGLAS County, State of Nevada, Doc # 2018-918645, 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 04th day of August in the year 2020

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR WYNDHAM CAPITAL MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS

ALAN BAKER

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 [X] physical presence or [] online notarization on this 04th day of August in the year 2020, by Alan Baker as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (''MERS''), AS BENEFICIARY, AS NOMINEE FOR WYNDHAM CAPITAL MORTGAGE, INC., 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.

RANDI MEYER

COMM EXPIRES: 06/25/24

RANDI MEYER

Notary Public - State of Florida

Commission # HH 014934

My Comm. Expires Jun 25, 2024

Bonded through National Notary Assn.

Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152 PNMRC 415141988 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100571500002440911 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T042008-01:20;15 [C-2] ERCNNV61





D0054611348

Loan Number 8020020444 Parcel #: 1420-34-310-025

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR WYNDHAM CAPITAL MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS as the current Beneficiary of the certain Deed of Trust granted by JOSEPHINE MARGARETTE YOUNG AND JONATHAN ROBERT YOUNG as the Trustor, and recorded 08/28/2018 in the Office of the Recorder of <u>DOUGLAS</u> County, State of <u>Nevada</u>, under <u>Doc # 2018-918645</u>, 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 04th day of August in the year 2020 NATIONWIDE TITLE CLEARING, INC.

SUSAN HICKS 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 04th day of August in the year 2020, by Susan Hicks 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.

RANDI MEYER

COMM EXPIRES: 06/25/24

RANDI MEYER
Notary Public - State of Florida
Commission # HH 014934
My Comm. Expires Jun 25, 2024
Bonded through National Notary Assn.

Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152 PNMRC 415141988 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100571500002440911 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T042008-01:20:15 [C-2] ERCNNV61





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