

Assessor's/Tax ID No.: 132033719011

Recording Requested By:
Novad Management Consulting

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



KAREN ELLISON, RECORDER



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Novad Management Consulting#: 331-1903860 H "LUDWIG" 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: 06-12-2019, made by GARY RAYMOND LUDWIG and PAMELA J. LUDWIG, HUSBAND AND WIFE, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP 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 06-18-2019 in the Office of the County Recorder of Douglas State of Nevada, as Instrument No.: 2019-930538 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: 1487 CARDIFF DR, GARDNERVILLE, NV 89410

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;

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

Secretary of Housing and Urban Development by Novad Management Consulting, LLC as Attorney-in-Fact POA: 5/29/2020 in Instrument No.: 2020-946805
On November 18th, 2020

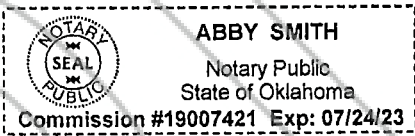
By: [Signature]
Alissa Roy, Authorized Signer

STATE OF OK
COUNTY OF Oklahoma

On November 18th, 2020, before me, Abby Smith, a Notary Public in and for Oklahoma in the State of OK, 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,

[Signature]
Abby Smith



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 November 18th, 2020

By: [Signature]
Alissa Roy, Authorized Signer

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF OK
COUNTY OF Oklahoma

On November 18th, 2020, before me, Abby Smith, a Notary Public in and for Oklahoma in the State of OK, personally appeared Alissa Roy, Authorized Signer, 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,

Abby Smith
Abby Smith

