Assessor's/Tax ID No. 1220-08-410-002

Recording Requested By: USAA FEDERAL SAVINGS BANK

When Recorded Return To: USAA FEDERAL SAVINGS BANK RELEASES P.O. BOX 612127 DALLAS, TX 75261

DOUGLAS COUNTY, NV Rec:\$40.00 Total:\$40.00

USAA RECORDING

2021-961598

02/08/2021 02:34 PM

Pas=3



KAREN ELLISON, RECORDER



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

USAA FEDERAL SAVINGS BANK #:*****4382 "CRAMER" Lender ID:N98 Douglas, Nevada

MIN #: 100105630000984266 SIS #: 1-888-679-6377

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR USAA FEDERAL SAVINGS BANK, ITS SUCCESSORS AND ASSIGNS is the present Beneficiary of that certain Deed of Trust Dated: 09/21/2015, made by JAMES H CRAMER AND KAREN C CRAMER as Trustor, with FIRST AMERICAN TITLE INS CO as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR USAA FEDERAL SAVINGS BANK, ITS SUCCESSORS AND/OR ASSIGNS as Original Beneficiary, which said Deed of Trust was recorded 09/21/2015 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2015-869882 wherein said present Beneficiary hereby substitutes USAA FEDERAL SAVINGS BANK as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1004 KEYSTONE CT, GARDNERVILLE, NV 89460

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR USAA FEDERAL SAVINGS BANK, ITS SUCCESSORS AND ASSIGNS 8950 CYPRESS WATERS BLVD., SUITE B, COPPELL, TX 75019 as present Beneficiary and USAA FEDERAL SAVINGS BANK 8950 CYPRESS WATERS BLVD., SUITE B, COPPELL, TX 75019 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

*KJ9*KJ9NATT*01/25/2021 07:05:07 AM* NATT03NATT0000000000000003264232* NVDOUGL* ******4382 NVDOUGL_TRUST_SUB * ET1*ET1NATT*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS
NOMINEE FOR USAA FEDERAL SAVINGS BANK, ITS SUCCESSORS AND ASSIGNS
On January 25th, 2021

By: TSEDALE ALEMU, Vice-President

STATE OF Texas
COUNTY OF Denton

On January 25th, 2021, before me, SYLVIA RAMIREZ, a Notary Public in and for Denton in the State of Texas, personally appeared TSEDALE ALEMU, Vice-President, 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,

SYLVIA RAMIREZ

Notary Expires: 03/07/2023 #13/1921660

SYLVIA RAMIREZ
Notary Public, State of Texas
Comm. Expires 03-07-2023
Notary ID 131921660

(This area for notarial seal)

USAA FEDERAL SAVINGS BANK 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 USAA FEDERAL SAVINGS BANK as Trustee On January 25th, 2021

TSEDALE ALEMU", Vice-President

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF Texas
COUNTY OF Denton

On January 25th, 2021, before me, SYLVIA RAMIREZ, a Notary Public in and for Denton in the State of Texas, personally appeared TSEDALE ALEMU, Vice-President, 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,

SYLVIA RAMIREZ

Notary Expires: 03/07/2023 #131921660

SYLVIA RAMIREZ
Notary Public, State of Texas
Comm. Expires 03-07-2023
Notary ID 131921660

(This area for notarial seal)