

Parcel Tax ID: **1420-28-311-045**  
State of Nevada  
County of Douglas

Mail Tax Statements and When Recorded  
ReturnTo:

CITIZENS ONE HOME LOANS  
LINDA JENNINGS  
P.O. BOX 6260  
VAM 405  
Glen Allen, VA 23058-9962

Requested By:  
CITIZENS ONE HOME LOANS  
PAVITHRA MURUGESAN  
10561 Telegraph Road  
Glen Allen, VA 23059

Loan #: **\*\*\*\*\*9188**  
Investor Loan #: **0219571402**  
MIN: **100141300000462988**  
MERS Phone #: **(888) 679-6377**

DOUGLAS COUNTY, NV

**2021-970766**

Rec:\$40.00

\$40.00

Pgs=2

**07/13/2021 12:28 PM**

CITIZENS ONE HOME LOANS

KAREN ELLISON, RECORDER

### Substitution of Trustee and Full Reconveyance

WHEREAS, the undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR BNC NATIONAL BANK, ITS SUCCESSORS AND ASSIGNS, as the present Beneficiary(ies) under said Deed of Trust hereby substitutes a new Trustee, CITIZENS BANK, N.A. under said Deed of Trust, and CITIZENS BANK, N.A. as Trustee under said Deed of Trust does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by Trustee under said Deed of Trust.

WHEREAS, the date of said Deed of Trust, the name of the Trustor who executed the same in the County of Douglas, State of NV, the date of recordation and document number of Official Records of said County where said Deed of Trust is recorded as follows:

Trustor: TERRY KRIPS WARD AND NANCY JEAN WARD, HUSBAND AND WIFE

Date Recorded: **04/25/2017**

Document Number: **2017-897777** Book: **N/A** Page: **N/A**

Loan Amount: **\$430055.00**

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR BNC NATIONAL BANK, ITS SUCCESSORS AND ASSIGNS

Property Address: **2845 LA MIRADA CT MINDEN, NV 89423**

Date: **07/10/2021**.

Current Beneficiary:

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC., AS  
BENEFICIARY, AS NOMINEE FOR  
BNC NATIONAL BANK, ITS  
SUCCESSORS AND ASSIGNS

By:



Name: **LISA L. COLEMAN**

Title: **Assistant Secretary**

New Trustee:

**CITIZENS BANK, N.A.**

By:



Name: **LINDA B. JENNINGS**

Title: **OFFICER**

STATE OF Virginia } s.s.  
COUNTY OF Henrico }

On 07/10/2021, before me, **CHARMAINE M. DAVIS**, Notary Public, personally appeared **LISA L. COLEMAN**, Assistant Secretary of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR BNC NATIONAL BANK, ITS SUCCESSORS AND ASSIGNS** and **LINDA B. JENNINGS**, OFFICER of **CITIZENS BANK, N.A.**, personally known to me (or proved to me the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she/he/they executed the same in her/his/their authorized capacity(ies), and that by her/his/their signature(s) 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.



Notary Public: **CHARMAINE M. DAVIS**  
My Commission Expires: **08/31/2022**  
Commission #: **318745**

Drafted By: **PAVITHRA MURUGESAN**

**CHARMAINE M. DAVIS**  
**NOTARY PUBLIC**  
**COMMONWEALTH OF VIRGINIA**  
**COMMISSION ID# 318745**  
**MY COMMISSION EXP. AUG. 31. 2022**

