The undersigned does hereby affirm that this document submitted for recording does not contain personal information about any person.

When Recorded Mail To: U.S. Bank C/O Nationwide Title Clearing, LLC. 2100 Alt. 19 North Palm Harbor, FL 34683

Loan Number 9903011487

Parcel ID Number: 1220-16-210-047

DOUGLAS COUNTY, NV

2021-977285

Rec:\$40.00

\$40.00 Pgs=2 11/18/2021 01:34 PM

NATIONWIDE TITLE CLEARING, LLC

KAREN ELLISON, RECORDER

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

The undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA BENEFICIARY, AS CORPORATION, ITS SUCCESSORS AND ASSIGNS, as the current beneficiary of that certain Deed of Trust executed by PHILIP D. RUFFO AND SUZANNE M. RUFFO, HUSBAND AND WIFE (Trustor), and recorded on 05/31/2017 in the Office of the Recorder of **DOUGLAS** County, State of **NEVADA**, **Doc # 2017-899355**, of Official Records, does in accordance with the provisions of said Deed of Trust hereby substitute U.S. BANK NATIONAL ASSOCIATION as Trustee in place and stead of the Trustee therein, and does hereby vest U.S. BANK NATIONAL ASSOCIATION as substituted Trustee with all rights, title, estate, power, duty and trusts conferred by said Deed of Trust;

Dated this 18th day of November in the year 2021

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS

Report Charyce Danee Harper VICE PRESIDENT

STATE OF KENTUCKY COUNTY OF DAVIESS

This foregoing instrument was acknowledged before me on this 18th day of November in the year 2021 by Charyce Danee Harper as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS. He/she/they is (are) personally known to me.

Katolyn Underson Katelyn Anderson

ange/

Notary Public - STATE OF KENTUCKY

Commission expires: 11/28/2024

OFFICIAL SEAL KATELYN ANDERSON IOTARY PUBLIC - KENTUCKY STATE-AT-LARGE Cornn. Expires 11/28/2024 O#KYNP17927

USRPD 429020789 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100019943120005895 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 T182111-02:27:40 [C-2] ERCNNV61





D0087455898

Loan Number 9903011487

Parcel ID Number: 1220-16-210-047

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS as the current Beneficiary of the certain Deed of Trust granted by PHILIP D. RUFFO AND SUZANNE M. RUFFO, HUSBAND AND WIFE as the Trustor, and recorded on 05/31/2017 in the Office of the Recorder of **DOUGLAS** County, State of **NEVADA**, under **Doc # 2017-899355**, of Official Records, has appointed U.S. BANK NATIONAL ASSOCIATION 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. U.S. BANK NATIONAL ASSOCIATION. 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 18th day of November in the year 2021 U.S. BANK NATIONAL ASSOCIATION

April Ferguson OFFICER

STATE OF KY COUNTY OF DAVIESS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization on this 18th day of November in the year 2021, by April Ferguson as OFFICER of U.S. BANK NATIONAL ASSOCIATION, who, as such OFFICER being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

Christina West

Notary Public - State of KY

Commission expires: 05/10/2025

NOTARY PUBLIC - KENTUCKY STATE-AT-LARGE Comm. Expires 5/10/2025 0 # KMP29463

CHRISTINA LADELL WEST

Document Prepared By: April Ferguson, U.S. Bank Mortgage Servicing, 4801 Frederica St., Owensboro, KY 42301 800-365-7772

USRPD 429020789 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100019943120005895 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 T182111-02:27:40 [C-2] ERCNNV61

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