I the undersigned hereby affirm that this document submitted for recording does not contain the social security number of any person or persons. (Per NRS 239B.030)

PREPARED BY & RETURN TO: Charles R. Hall Orion Financial Group, Inc. 2860 Exchange Blvd. # 100 Southlake TX 76092

DOUGLAS COUNTY, NV

2022-980765

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ORION FINANCIAL GROUP, INC. KAREN ELLISON, RECORDER

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JOANNE KLOEPFER, UNMARRIED, was the original Trustor, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., (MERS) AS NOMINEE FOR MORGAN STANLEY CREDIT CORPORATION ITS SUCCESSORS AND ASSIGNS, was the original Beneficiary, under that certain Deed of Trust dated 11/23/2010 and recorded December 6, 2010, in Book 1210 Page 1103 Document # 774893, of the Official Records of Douglas County, Nevada, WHEREAS, the undersigned SERVIS ONE, INC. D/B/A BSI FINANCIAL SERVICES is the present Beneficiary under said Deed of Trust, and WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust.

NOW, THEREFORE, the undersigned hereby substitutes SERVIS ONE, INC. D/B/A BSI FINANCIAL SERVICES, as Trustee under said Deed of Trust, and as substitute Trustee, DOES HEREBY RECONVEY to the person or persons legally entitled thereto, without warranty, all the estate, title, and interest acquired by Trustee under said Deed of Trust.

The land referred to in said Deed of Trust is situated in the State of Nevada, County of Douglas. Document dated February 4, 2022

SERVIS ONE, INC. D/B/A BSI FINANCIAL SERVICES

By: Heather Scott, Vice President

State of TX

County of Tarrant

On 02/04/2022, before me, C. Lafferty, Notary Public, personally appeared, Heather Scott, 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(ies), and that by his/her/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, C. Lafferty

My commission expires: November 30, 2022

C. LAFFERTY My Notary ID # 11593634 Expires November 30, 2022

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