

DOUGLAS COUNTY, NV

2022-983572

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FIRST AMERICAN MORTGAGE SOLUTIONS

KAREN ELLISON, RECORDER

**NEVADA**

COUNTY OF DOUGLAS

LOAN NO.: 0121794051

PARCEL NO. 122009413002



WHEN RECORDED MAIL TO: **FIRST AMERICAN MORTGAGE SOLUTIONS**

**1795 INTERNATIONAL WAY**

**IDAHO FALLS, ID 83402**

**PH. 208-528-9895**

MAIL TAX STATEMENTS TO: **STEPHEN KOWALCZYK**

**1024 SILVERANCH DR GARDNERVILLE NV 89460**

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

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

WHEREAS, the Undersigned, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS BENEFICIARY, AS NOMINEE FOR FREEDOM MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS, located at P.O. BOX 2026, FLINT, MICHIGAN 48501-2026, is the current beneficiary of that certain Deed of Trust dated **NOVEMBER 20, 2020**, executed by **STEPHEN A KOWALCZYK AND ERICA M. KOWALCZYK, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**, Trustor, to **WESTCOR LAND TITLE INSURANCE COMPANY**, Original Trustee, for the benefit of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS BENEFICIARY, AS NOMINEE FOR FREEDOM MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on **DECEMBER 01, 2020** as Instrument No. **2020-957336** of the Official Records in the County Recorder's office of **DOUGLAS** County, State of **NEVADA** and more particularly described on said Deed of Trust referred to herein.

WHEREAS, the Undersigned desires, to substitute a Trustee under said Deed of Trust, in the place and stead of the Current Trustee. NOW THEREFORE, the Undersigned does hereby appoint **FIRST AMERICAN TITLE INSURANCE COMPANY**, whose address is **1 FIRST AMERICAN WAY, SANTA ANA, CA 92707**, as Trustee under said Deed of Trust.

IN WITNESS WHEREOF, the Undersigned has caused this Instrument to be executed on **APRIL 08, 2022**.

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY**

  
**DEBORAH REIMER, VICE PRESIDENT**

**FIRST AMERICAN TITLE INSURANCE COMPANY**, hereby accepts the appointment as Trustee, or Successor Trustee, or Substituted Trustee, under that certain Deed of Trust described above. WHEREAS, having received from the above named current beneficiary a written request to reconvey, stating that the indebtedness has been paid in full and/or the purpose of the Deed of Trust has been fully satisfied. NOW THEREFORE, the Undersigned, as Successor Trustee, pursuant to the written request, does hereby grant and reconvey, without warranty, expressed or implied, to the **PERSONS LEGALLY ENTITLED THERETO** all the estate and interest held by it, as Trustee under said Deed of Trust.

POD: 20220401

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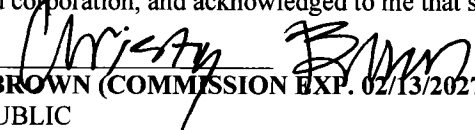
MERS PHONE: 1-888-679-6377

IN WITNESS WHEREOF, the Undersigned has caused this Instrument to be executed on this **APRIL 08, 2022**.  
**FIRST AMERICAN TITLE INSURANCE COMPANY**

  
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**LISA M. CARTER, VICE PRESIDENT**

STATE OF **IDAHO** COUNTY OF **BONNEVILLE** ) ss.

On **APRIL 08, 2022**, before me, **CHRISTY BROWN**, personally appeared **DEBORAH REIMER** known to me to be the **VICE PRESIDENT** of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY** the corporation that executed the instrument or the person who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same.

  
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**CHRISTY BROWN (COMMISSION EXP. 02/13/2027)**  
NOTARY PUBLIC

**CHRISTY BROWN**  
Notary Public - State of Idaho  
Commission Number 65063  
My Commission Expires Feb 13, 2027

STATE OF **IDAHO** COUNTY OF **BONNEVILLE** ) ss.

On **APRIL 08, 2022**, before me, **TAWNYA RAINEY**, personally appeared **LISA M. CARTER** known to me to be the **VICE PRESIDENT** of **FIRST AMERICAN TITLE INSURANCE COMPANY** the corporation that executed the instrument or the person who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same.

  
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**TAWNYA RAINEY (COMMISSION EXP. 05/05/2026)**  
NOTARY PUBLIC

**TAWNYA RAINEY**  
Notary Public - State of Idaho  
Commission Number 20201703  
My Commission Expires May 5, 2026