

DOUGLAS COUNTY, NV

2024-1009803

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NATIONWIDE TITLE CLEARING, LLC

SHAWNYNE GARREN, RECORDER

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

When Recorded Mail To:  
PennyMac Loan Services, LLC  
C/O Nationwide Title Clearing,  
LLC 2100 Alt. 19 North  
Palm Harbor, FL 34683

Loan Number 8199388280  
Parcel ID Number 1320-30-211-019

### SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

The undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR UNITED TRUST BANK, ITS SUCCESSORS AND ASSIGNS, as the current beneficiary of that certain Deed of Trust executed by RONALD W GEPHART AND JUDITH A GEPHART (Trustor), and recorded 10/21/2021 in the Office of the Recorder of DOUGLAS County, State of Nevada, Doc # 2021-975798, of Official Records, does in accordance with the provisions of said Deed of Trust hereby substitute NATIONWIDE TITLE CLEARING, LLC as Trustee in place and stead of the Trustee therein, and does hereby vest NATIONWIDE TITLE CLEARING, LLC as substituted Trustee with all rights, title, estate, power, duty and trusts conferred by said Deed of Trust;

Dated this 08th day of July in the year 2024

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR UNITED TRUST BANK, ITS SUCCESSORS AND ASSIGNS

ALAN BAKER  
VICE PRESIDENT

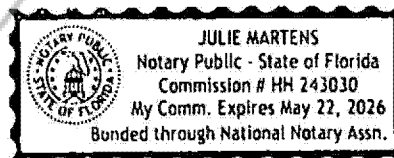
All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 08th day of July in the year 2024, by Alan Baker as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR UNITED TRUST BANK, ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

JULIE MARTENS

COMM EXPIRES: 5/22/2026



PNMRC 441571811 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100908580002622530 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T082407-01:51:13 [C-2] ERCNNV61



\*D0107027802\*

**Loan Number 8199388280  
Parcel ID Number 1320-30-211-019**

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR UNITED TRUST BANK, ITS SUCCESSORS AND ASSIGNS as the current Beneficiary of the certain Deed of Trust granted by RONALD W GEPHART AND JUDITH A GEPHART as the Trustor, and recorded 10/21/2021 in the Office of the Recorder of DOUGLAS County, State of Nevada, under Doc # 2021-975798, of Official Records, has appointed NATIONWIDE TITLE CLEARING, LLC 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, NATIONWIDE TITLE CLEARING, LLC, 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 08th day of July in the year 2024  
NATIONWIDE TITLE CLEARING, LLC**



**LAUREN ASTLE  
VICE PRESIDENT**

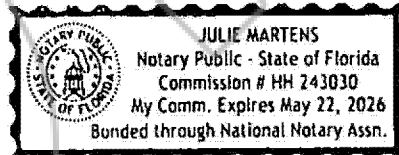
STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization on this 08th day of July in the year 2024, by Lauren Astle as VICE PRESIDENT of NATIONWIDE TITLE CLEARING, LLC, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.



**JULIE MARTENS**

**COMM EXPIRES: 5/22/2026**



PNMRC 441571811 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100908580002622530 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T082407-01:51:13 [C-2] - ERCNNV61



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