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 8202714041 Parcel ID Number 1319-30-628-027 DOUGLAS COUNTY, NV

2024-1010072

Rec:\$40.00

\$40.00 Pgs=2

07/16/2024 11:43 AM

NATIONWIDE TITLE CLEARING, LLC

SHAWNYNE GARREN, RECORDER

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

The undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR BAY EQUITY LLC, ITS SUCCESSORS AND ASSIGNS, as the current beneficiary of that certain Deed of Trust executed by KIMBERLY A FRUIN, TRUSTEE OF THE KIMBERLY A FRUIN REVOCABLE LIVING TRUST DATED JULY 9TH, 2009 AND KIMBERLY A FRUIN (Trustor), and recorded 07/29/2022 in the Office of the Recorder of DOUGLAS County, State of Nevada, Doc # 2022-987972, 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 16th day of July in the year 2024

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR BAY EQUITY LLC, 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 16th 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 BAY EQUITY LLC, 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

JULIE MARTENS
Notary Public - State of Florida
Commission # HH 243030
My Comm. Expires May 22, 2026
Bonded through National Notary Assn.

PNMRC 441660665 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100616600041582876 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T162407-08:56:12 [C-2] ERCNNV61





D0107151189

Loan Number 8202714041 Parcel ID Number 1319-30-628-027

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR BAY EQUITY LLC, ITS SUCCESSORS AND ASSIGNS as the current Beneficiary of the certain Deed of Trust granted by KIMBERLY A FRUIN, TRUSTEE OF THE KIMBERLY A FRUIN REVOCABLE LIVING TRUST DATED JULY 9TH, 2009 AND KIMBERLY A FRUIN as the Trustor, and recorded 07/29/2022 in the Office of the Recorder of DOUGLAS County, State of Nevada, under Doc # 2022-987972, 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 16th 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 [X] physical presence or [] online notarization on this 16th 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

JULIE MARTENS

Notary Public - State of Florida

Commission # HH 243030

My Comm. Expires May 22, 2026

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