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This instrument must be recorded in:  
DOUGLAS County, NV

Recording Requested By:  
MBNA CONSUMER SERVICES INC.

When Recorded Mail To:  
✓ NATIONWIDE RECORDING SERVICE  
17352 DAIMLER, #200  
IRVINE, CA 92614-

LOAN #: 9100120915 Code: MBNA NRS #: 5809 BIN #: 9-1-98A

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, MBNA CONSUMER SERVICES, INC is the current holder of note dated: 08/15/96, Original Amount: \$25,500.00 where there was a Deed of Trust recorded 08/16/96 as Instrument # 394428, Book: 0896 Page: 2966, and L. JEANNE PYLE is the present Trustee under said Deed of Trust, and ROSSALYN LEA HOID AND GARY EDWARD HOID, WIFE AND HUSBAND AS JOINT TENANTS. is the trustor/grantor, and MBNA CONSUMER SERVICES, INC is the original beneficiary, and

WHEREAS, said Deed of Trust was recorded in Official Records of DOUGLAS County, NV, and

WHEREAS, the undersigned desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 1710 HOID ROAD, MINDEN, NV 89423-

NOW THEREFORE, the undersigned beneficiary hereby substitutes MBNA CONSUMER SERVICES, INC as Trustee under said Deed of Trust.

MBNA CONSUMER SERVICES, INC as trustee, in accordance with provisions of said Deed of Trust, and the note having been fully satisfied, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder.

MBNA CONSUMER SERVICES, INC  
Beneficiary and Trustee

BY Andrea Robinette  
ANDREA ROBINETTE, SENIOR PERSONAL BANKING OFFICER  
for above Beneficiary and Trustee

STATE OF DELAWARE  
COUNTY OF NEW CASTLE

On 9/14/98 before me, ROBERT ROSS, a Notary Public in and for NEW CASTLE County in the State of DELAWARE, personally appeared ANDREA ROBINETTE, SENIOR PERSONAL BANKING OFFICER, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY hand and official seal.

Robert W. Ross  
ROBERT ROSS  
Notary Public

REQUESTED BY  
Nationwide Recording  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

1-NV-TD.NRS FE: AE 9-1-98A

(This area for notary seal)

'98 SEP 25 AM 11:33

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LINDA SLATER  
RECORDER  
\$10.00 PAID 12 DEPUTY

SEAL