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 #: 9100063172 Code: DATAP-MBNA

NRS #: 9883

BIN #: 3-1-99A

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, MBNA CONSUMER SERVICES, INC is the current holder of note dated: 05/18/95, Original Amount: \$35,000.00 where there was a Deed of Trust recorded 06/15/95 as Instrument # 362766, Book: 0595 Page: 3855, and L. JEANNE PYLE is the present Trustee under said Deed of Trust, and DAVID O. PARRAS AND MARY L. PARRAS, HUSBAND AND WIFE 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: 2572 MCKAY DRIVE, 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

MIKĖ ALBERGO, ASSISTANT VICE PRESIDENT

for above Beneficiary and Trustee

STATE OF DELAWARE COUNTY OF NEW CASTLE

On 3 13 15 15 15 before me, CLAUDIA F. ANDERSON, a Notary Public in and for NEW CASTLE County in the State of DELAWARE, personally appeared MIKE ALBERGO, ASSISTANT VICE PRESIDENT, 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.

CLAUDIA F. ANDERSON

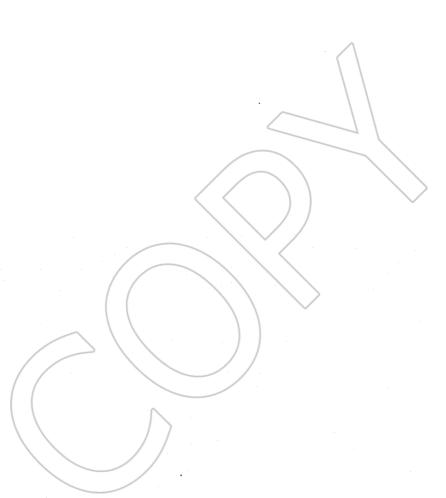
Notary Public

1-NV-TD.NRS FE: MR 3-1-99A

(This area for notary seal)

SEAL

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