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Assessor's/Tax ID No. 13-093-02 1420 - 04-301- 024

Recording Requested By: HSBC MORTGAGE SERVICES

When Recorded Return To: MORTGAGE RELEASE HSBC MORTGAGE SERVICES 577 LAMONT ROAD ELMHURST, IL 60126 DOC # 0713946 11/29/2007 02:30 PM Deputy: PK OFFICIAL RECORD Requested By: H S B C

> Douglas County - NV Werner Christen - Recorder

Page: 1 Of 3 Fee: BK-1107 PG-7453 RPTT:

19.00





SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

HSBC MORTGAGE SERVICES #:0002251650 "KELLER" Douglas, Nevada
THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED
FOR RECORDING DOES NOT CONTAIN A SOCIAL SECURITY NUMBER.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 08/18/1995, made by CHARLES F KELLER AND ARLENE M KELLER as Trustor, with L. JEANNE PYLE as Trustee, for the benefit of MBNA CONSUMER SERVICES, INC. as Beneficiary, which said Deed of Trust was recorded 08/24/1995 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 369019 wherein said Owner and Holder hereby substitutes Mortgage Electronic Registration Systems, Inc. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 3689 SUMMERHILL DR, CARSON CITY, NV 89701

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 577 LAMONT RD, ELMHURST, IL 60126 as owner and Mortgage Electronic Registration Systems, Inc. 1595 SPRING HILL RD, STE 310, VIENNA, VA 22182 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

On October 23rd, 2007

Ву:_

ROBIN MCMAHAN, Vice President

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Illinois COUNTY OF Cook

On October 23rd, 2007, before me, RICHARD STALLINGS, a Notary Public in and for Cook in the State of Illinois, personally appeared ROBIN MCMAHAN, Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

RICHARD STALLINGS Notary Expires: 02/23/2008 "OFFICIAL SEAL"
RICHARD STALLINGS
Notary Public, State of Illinois
My Commission Expires 02/23/08

(This area for notarial seal)

Mortgage Electronic Registration Systems, Inc. hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By Mortgage Electronic Registration Systems, Inc. as Trustee

On October 23rd, 2007

LATONIA HARRIS, VICE PRESIDENT ADMIN SERVICES DIVISION

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9713946 Page: 2 Of 3

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF Illinois COUNTY OF Cook

On October 23rd, 2007, before me, VIVYENE HARRIS, a Notary Public in and for Cook in the State of Illinois, personally appeared LATONIA HARRIS, VICE PRESIDENT ADMIN SERVICES DIVISION, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

VIVYENE HARRIS

Notary Expires: 06/22/2010

"OFFICIAL SEAL"
VIVYENE L. HARRIS
Notary Public, State of Illinois
My Commission Expires 06/22/10

(This area for notarial seal)

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