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Recording Requested By:

CAPITALONE SERVICES, LLC

Prepared By: Debora C. Cox

888-603-9011

When recorded mail to:

CoreLogic

450 E. Boundary St. Attn: Release Dept. Chapin, SC 29036

Case Nbr: 24094515

Ref Number: 0903745466

Tax ID:

1418-27-402-001

4/16/2013 Property Address:

1318 HWY 50 GLENBROOK, NV 89413

NV0-R~ST 24094515 E 3/27/2013

Doc Number: 0821125

04/04/2013 09:51 AM OFFICIAL RECORDS

Requested By.
CORELOGIC SOLUTIONS LLC

DOUGLAS COUNTY RECORDERS Karen Ellison - Recorder

Page: 10f 2

Fee: \$ 18.00

Bk: 0413 Pg: 1041

: 0413 Pg: 1041

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This space for Recorder's use

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

ING BANK, FSB, the present beneficiary for the Deed of Trust described below, does hereby substitute FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee under said Deed of Trust in place of NORTHERN NEVADA TITLE COMPANY.

FIRST AMERICAN TITLE INSURANCE COMPANY, as newly appointed Trustee for the Deed of Trust described below, in consideration of full payment and satisfaction of the debt secured thereunder, does hereby reconvey, without warranty, to the person(s) legally entitled thereto all of the estate, title and interest now held by Trustee under the said Deed of Trust.

Original Lender:

ING BANK, FSB

Trustor(s):

RICHARD D. GARDENER AND NANCY N. GARDENER, TRUSTEES OF THE RICHARDS D. GARDENER FAMILY TRUST DATED DECEMBER 23, 1994

Original Trustee:

NORTHERN NEVADA TITLE COMPANY

Original Trustee.

Date of Deed of Trust: 3/22/2011 Loan Amount: \$717,000.00

Recorded in Douglas County, NV on: 3/29/2011, instrument number 780698, book 311 and page 5847

BK: 0413 PG: 1042 04/04/2013 09:51 AM

I the undersigned hereby affirm that this document submitted for recording does not contain the social security number of any person or persons.

IN WITNESS WHEREOF, the undersigned has caused this Substitution of Trustee and Full Reconveyance to be executed on 3-27-13

ING BANK, FSB

FIRST AMERICAN TITLE INSURANCE COMPANY

Frances Y. King, Vice President

Laurel W. Keen, Authorized Signatory

State of SC, County of Lexington

On this <u>3-27-13</u> before me personally appeared Frances Y. King, Vice President of ING BANK, FSB and Laurel W. Keen, Authorized Signatory of FIRST AMERICAN TITLE INSURANCE COMPANY who provided satisfactory evidence of their identification to be the persons whose names are subscribed to this instrument, and they acknowledged that they executed the foregoing instrument.

Notary Public: Vanessa P. Burkett Richland County, South Carolina My Commission Expires: 10/10/2016 VANESSA P. BURKETT

Notary Public

State of South Carolina

My Commission Expires 10/10/2016