DOUGLAS COUNTY, NV

Rec:\$18.00

09/29/2014 11:52 AM

2014-850018

Pas=2

Total:\$18.00 CORELOGIC

KAREN ELLISON, RECORDER

Recording Requested By: CAPITALONE SERVICES, LLC

Prepared By: Casev Williams

888-603-9011

When recorded mail to:

CoreLogic

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

Case Nbr: 30440306

Ref Number: 0903898595

Tax ID:

1318-15-714-018

10/10/2014

Property Address:

101 GOLD HILL RD

ZEPHYR COVE, NV 89448

NV0-R-ST 30440306 9/23/2014

This space for Recorder's use

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CAPITAL ONE, N.A. AS SUCCESSOR BY MERGER TO 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 UNITED TITLE OF NEVADA, A NEVADA CORPORATION.

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):

STEVEN ANDREWS AND KAREN P. ANDREWS, HUSBAND AND WIFE,

WITH RIGHTS OF SURVIVORSHIP

Original Trustee:

UNITED TITLE OF NEVADA, A NEVADA CORPORATION

Date of Deed of Trust: 12/7/2011

Loan Amount: \$185,000.00

Recorded in Douglas County, NV on: 12/29/2011, instrument number 795010, book 1211 and page 6299

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 9/23/2014

CAPITAL ONE, N.A. AS SUCCESSOR BY

MERGER TO ING BANK, FSB

Frances V. King, Vice President

State of SC, County of Lexington

FIRST AMERICAN TITLE INSURANCE COMPANY

Jana Pope, Authorized Signatory

On this 23 day of September, 2014 before me personally appeared Frances Y. King, Vice President of CAPITAL ONE, N.A. AS SUCCESSOR BY MERGER TO ING BANK, FSB and Jana Pope, 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