

State of Nevada
County of Douglas
Jennifer Zagst
Loan Number: 4361014923
Parcel ID: 886-0000-31

Substitution of Trustee and Full Reconveyance

WHEREAS Bank of America, N.A. formerly known as Bank of America NT&SA as successor by merger to Bank of America Nevada, the present Beneficiary(ies) of the Deed of Trust mentioned below, hereby substitutes itself as trustee under said Deed of Trust in place of Equitable Deed Company

and does hereby reconvey, without warranty, to the person(s) legally entitled thereto, the estate now held by said Beneficiary(ies) hereunder:

WHEREAS, the date of said Deed of Trust, the name of the Trustor who executed the same, the county in the State of Nevada, the date of recordation and document number of Official Records of said County where said Deed of Trust is recorded are as follows:

Trustor : Elsie Fern Milobar
Date of Deed of Trust: 06/19/1996
Recorded County: Douglas
Recordation Date: 06/25/1996
Document No.: 390728
Re-Recordation Date:
Document No.:
As Described in Recorded Deed of Trust

Book: 0696

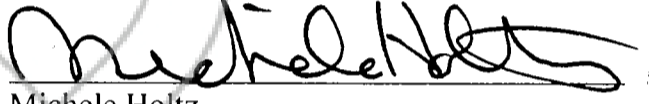
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Book:

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Dated 03/22/2000

BENEFICIARY(IES)
Bank of America, N.A.

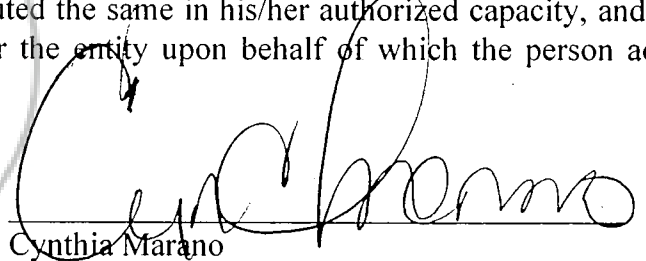

Michele Holtz,
Assistant Vice President

STATE OF New York
COUNTY OF Erie

On 03/22/2000 before me, the undersigned, a Notary Public in and for said State, personally appeared Michele Holtz, Assistant Vice President of Bank of America, N.A. 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.

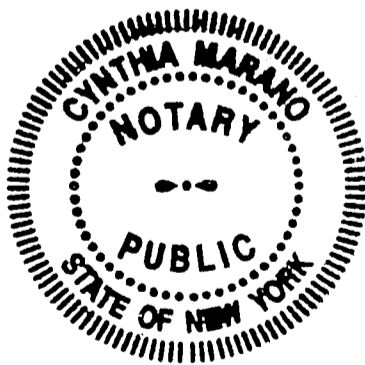
WITNESS my hand and official seal.

PREPARED BY:
Jennifer Zagst
NationsBanc Mortgage Corporation
205 Park Club Lane
Buffalo, NY 14231-9000


Cynthia Marano
Notary Public, State of New York
Qualified in Erie County
Commission Expires November 09, 2000

WHEN RECORDED MAIL TO:
Elsie Fern Milobar

971 Sunview Drive
Carson City, NV 89705



Bank of America Mortgage
475 CrossPoint Parkway
PO Box 9000
Getzville NY 14068-9000

REQUESTED BY
B of A Mtg
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 MAR 30 AM 11:07

LINDA SLATER
RECORDER

\$10 PAID g DEPUTY

0488937

BK0300PG5660