State of Nevada County of Douglas Loan Number: 2005121864

Parcel ID: 11-152-10

Substitution of Trustee and Full Reconveyance

WHEREAS Bank of America, N.A., a national banking association, the present Beneficiary (ies) of the Deed of Trust mentioned below, hereby substitutes itself as trustee under said Deed of Trust in place of Western Title Company Inc.

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 names of the Trustors 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:

Trustors: Richard B Norgren and Karen A Norgren

Date of Deed of Trust: 08/13/1999 Recorded County: Douglas Recordation Date: 08/31/1999

Document No.: 475651

Book: 899

Page: 6037

Re-Recordation Date:

Document No.:

Book:

Page:

As Described in Recorded Deed of Trust

Dated 09/06/2000

BENEFICIARY(IES)

Bank of America, N.A., a national banking

association

Holly M. Jarmusz,

Assistant Vice President

STATE OF New York COUNTY OF Erie

On 09/06/2000 before me, the undersigned, a Notary Public in and for said State, personally appeared Holly M. Jarmusz, Assistant Vice President of Bank of America, N.A., a national banking association 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

Bank of America Mortgage

475 CrossPoint Parkway, Getzville NY 14068

Cynthia Marano

Notary Public, State of New York

Qualified in Erie County

Commission Expires November 09, 2000

WHEN RECORDED MAIL TO:

Richard B Norgren Karen A Norgren Po Box 11065

Zephyr Cove, NV 89448

MOTARY OF NEW YORKS

REQUESTED BY

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2000 SEP 11 AM 10: 14

LINDA SLATER RECORDER

\$10 PAID KO DEPUTY

0499112 BK0900PG1292