

NEW 1220-15-110-063

Parcel Number: 0000-27-361-060
PU132;KBF
Loan Number: 0031007325

Bank of America Mortgage
2810 N. Parham RD
Richmond, VA 23294

SUBSTITUTION OF TRUSTEE AND
DEED OF RECONVEYANCE

Whereas, MARSHA WILLIAMS, AN UNMARRIED WOMAN

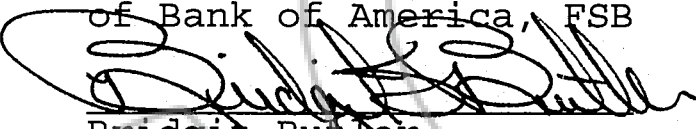
executed a Deed of Trust dated 02/11/98
in favor of MADISON DIVIDENDS, INC.
as Trustee,

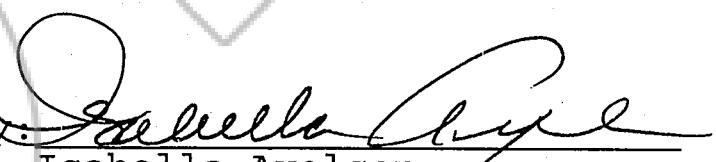
and said Deed of Trust was given to secure an indebtedness in
favor of CENTRAL PACIFIC MORTGAGE COMPANY
as Beneficiary, and said Deed of Trust was recorded 02/23/98
as Document No. 0433175, in Book Number 0298,
Page Number 4024, of Official Records of
DOUGLAS City/County, State of Nevada;
and whereas, the undersigned Beneficiary desires
to substitute a new Trustee as Trustee instead of
MADISON DIVIDENDS, INC.

Therefore,
the undersigned, as present Beneficiary, hereby substitutes
PRLAP, INC., a North Carolina Corporation, as Trustee
under said Deed of Trust, and now therefore,
PRLAP, INC. a North Carolina Corporation, as
Trustee, does hereby grant, remise, release and reconvey to
the person or persons legally entitled thereto, all the estate
and interest derived to it, by or through said Deed of Trust,
in the lands therein described, together with the appurtenances;
special reference being hereby made to said Deed of Trust and
the Record thereof, for a particular description of said lands.

Date: October 17, 2000
Bank of America, N.A.
successor in interest by merger
of Bank of America, FSB

PRLAP, INC.


Bridgit Butler
Assistant Secretary

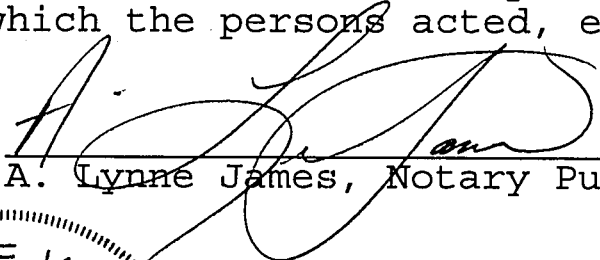

Isabella Axelson
Vice President

Acknowledgement by Corporate Owner of Note

State Of Virginia
County Of Henrico

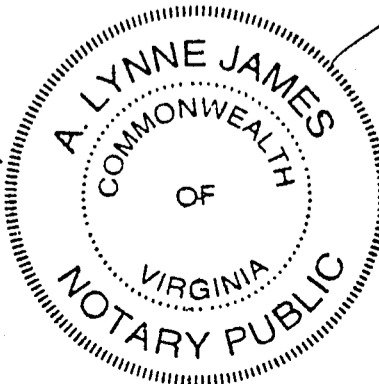
On October 17, 2000 before me, the undersigned, a
Notary Public in and for said State, personally appeared
Bridgit Butler, Asst. Secretary and Isabella Axelson, Vice
President, personally known to me (or proved to me on the basis
of satisfactory evidence) to be the persons whose names are
subscribed to the within instrument and acknowledged to me
that they executed the same in their authorized capacities,
and that by their signatures on the instrument the persons,
or the entity upon behalf of which the persons acted, executed
the instrument.

My Commission Expires:
September 30, 2003


A. Lynne James, Notary Public

When recorded mail to:

Marsha Williams
1412 Edelesborough Cir
Gardnerville NV 89410



0501922

BK1000PG4412

COPY

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

2000 OCT 24 AM 11:10

LINDA SLATER
RECORDER

\$11⁰⁰ PAID KJ DEPUTY

0501922
BK1000PG4413