SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, BANK OF AMERICA, N.A., formerly Security Pacific Bank Nevada as the Owner and Holder of the note and Deed of Trust dated June 11th,1992 executed by Norman C Drumm and Patricia S Drumm, husband and wife as joint tenants as Trustors to Security Title Of Douglas County as Trustee, for the benefit of Bank of America, N.A., formerly Security Pacific Bank Nevada as beneficiary, which Note and Deed of Trust was recorded in the office of the County Recorder of Douglas County, Nevada, as Document No. 280947 Book No. 692 Page 2429 on June 15,1992.

NOW THEREFORE, the undersigned, present Beneficiary, hereby substitutes PRLAP, Inc., as Trustee in lieu of the above named Trustee under Note and Deed of Trust.

PRLAP, Inc., hereby accepts appointment as Trustee under said Note and Deed of Trust, and as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Note and Deed of Trust does hereby reconvey unto parties entitled thereto all right, Title, and Interest heretofore acquired by said Note and Deed of Trust.

Bank of America, N.A.,
Formerly

BY:

B.Mejia, Authorized Officer

STATE OF CALIFORNIA

SS.

COUNTY OF ORANGE

D.G. Robinson, Notary Public

on the 29th day of November, 2000, before me appeared B. Mejia, Authorized Officer, personally known to me (or proved to me on bas

appeared B. Mejia, Authorized Officer, personally known to me (or proved to me on basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Notary Public

D. G. ROBINSON COMM. # 1127156 NOTARY PUBLIC-CALIFORNIA O ORANGE COUNTY COMM. EXP. FEB. 14, 2001

WHEN RECORDED MAIL TO

Account #

800.200.6945

RECORDING REQUESTED & PREPARED BY: BANK OF AMERICA, N.A. Consumer Credit Services P.O. BOX 2240 Brea, CA 92822

REQUESTED BY

IN OFFICIAL RECORDS OF DOUGLAS CO.. WEYADA

2000 DEC 18 AM II: 07

CSR: ID#

0505200 BK I 200PG3263 LINDA SLATER
RECORDER

PAID K DEPUTY