

**SUBSTITUTION OF TRUSTEE
AND DEED OF RECONVEYANCE**

The undersigned, BANK OF AMERICA, N.A., formerly BANK OF AMERICA NEVADA as the Owner and Holder of the note and Deed of Trust dated August 24, 1994 executed by ROBERT LANCE HARTZELL AND DEBRA KAY HARTZELL, WHO ARE MARRIED TO EACH OTHER as Trustors to WESTERN TITLE COMPANY as Trustee, for the benefit of Bank of America, N.A., formerly BANK OF AMERICA 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. 344978 Book No. 0894 Page 5042 on August 29, 1994.

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
BANK OF AMERICA NEVADA

PRLAP, Inc., as successor by merger with
Equitable Deed Company, as Trustee.

BY: [Signature]
Tony Ung
Authorized Officer

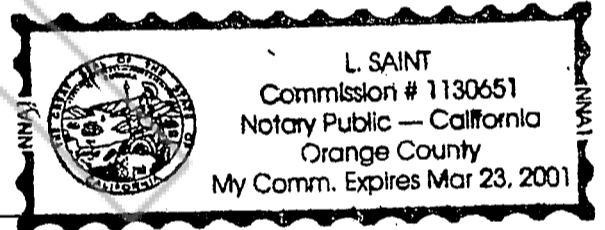
BY: [Signature]
Tony Ung,
Authorized Officer

STATE OF CALIFORNIA }
COUNTY OF ORANGE } SS.

On the 21st day of November, 2000, before me L. Saint, personally appeared Tony Ung, 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,

[Signature]
L. Saint, Notary Public



WHEN RECORDED RETURN TO:
ROBERT LANCE HARTZELL
DEBRA KAY HARTZELL
P O BOX 1738
MINDEN NV 89423
68180205716699

RECORDING REQUESTED & PREPARED BY:
BANK OF AMERICA, N.A.
Consumer Credit Servies
P.O. BOX 2240
Brea, CA 92822
1-800-200-6945

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

2000 DEC 18 AM 11:07

LINDA SLATER
RECORDER

\$10⁰⁰ PAID [Signature] DEPUTY

0505201

BK 1200 PG 3264