

Parcel Tax Number: 0000-07-2730-20

**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 December 20, 1991 executed by RICHARD G. CHRISTENSEN AND GLORIA D. CHRISTENSEN, HUSBAND AND WIFE AS TENANTS IN COMMON as Trustors to FIRST NEVADA TITLE COMPANY 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. 267856 Book No. 1291 Page 3939 on December 27, 1991.

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
SECURITY PACIFIC BANK NEVADA

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

BY: [Signature]
Susan Monastesse
Authorized Officer

BY: [Signature]
Susan Monastesse,
Authorized Officer

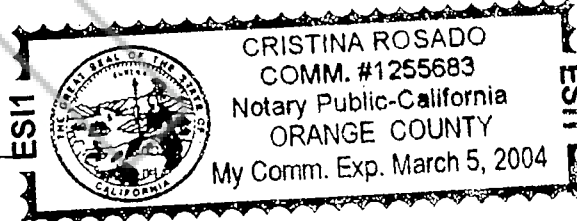
STATE OF CALIFORNIA }
COUNTY OF ORANGE } SS.

On the 16th day of April, 2001, before me **CRISTINA ROSADO**, personally appeared Susan Monastesse, 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,

CRISTINA ROSADO

, Notary Public



WHEN RECORDED RETURN TO:
RICHARD G CHRISTENSEN
GLORIA CHRISTENSEN
P.O. BOX 2861
STATELINE, NV 89449
68180200438799

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

2001 APR 30 AM 11:13

LINDA SLATER
RECORDER

\$10.00 PAID [Signature] DEPUTY

0513179

BK0401PG7707