

PN035;KAR
Loan Number: 6143708078
Parcel Number: 0000-19-140-590

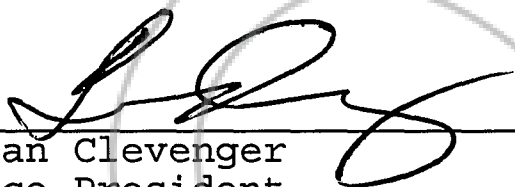
SUBSTITUTION OF TRUSTEE AND
DEED OF RECONVEYANCE

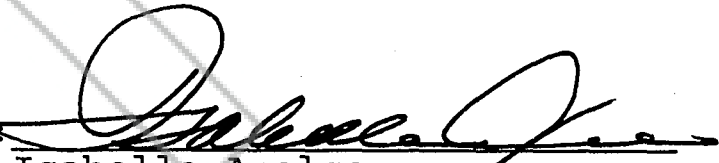
Whereas, CHARLES C. KERL, AND
MARCIA M. KERL
executed a Deed of Trust dated 08/22/00
in favor of PRLAP, INC.
as Trustee,
and said Deed of Trust was given to secure an indebtedness in
favor of BANK OF AMERICA, N.A.
as Beneficiary, and said Deed of Trust was recorded 08/29/00
as Document No. 0498495, in Book Number 0800,
Page Number 5314, 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
PRLAP, 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: May 16, 2001

Bank of America, N.A.,
a National Association

PRLAP, INC.

BY: 
Sean Clevenger
Vice President

By: 
Isabella Axelson
Vice President

Acknowledgement by Corporate Owner of Note

State Of Virginia
County Of Henrico

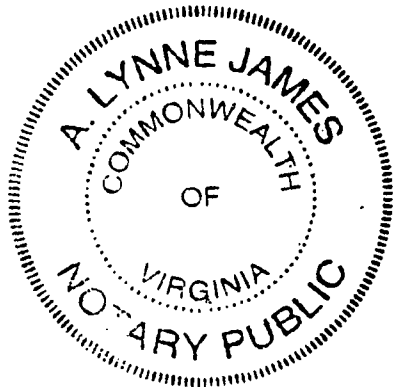
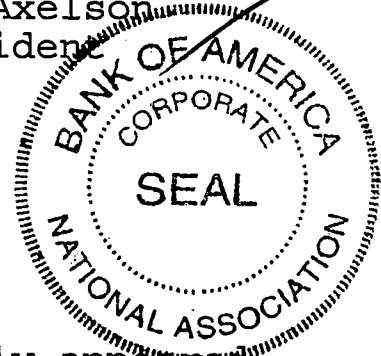
On May 16, 2001 before me, the undersigned, a
Notary Public in and for said State, personally appeared
Sean Clevenger, Vice President and Isabella Axelson, Vice
President, personally known to me (or proved to me on the basis
of satisfactory evidence) to be the persons whose names are
subscribed to the 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:

✓ Charles C Kerl
Marcia M Kerl
1755 Highland Parkway
Saint Paul MN 55116



0514940

BK0501PG7475

COPY

REQUESTED BY
BoA mtg
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2001 MAY 25 AM 11: 24

LINDA SLATER
RECORDER

\$ 11.00 PAID K2 DEPUTY

0514940

BK0501PG7476