Parcel Tax Number: 7-263-060

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 October 17, 1990 executed by DONALD SAMUEL LOBATO AND ROSEANNA M LOBATO, HUSBAND AND WIFE AS JOINT TENANTS 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. 237340 Book No. 1090 Page 3630 on October 23, 1990.

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

Authorized Officer

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

K. Martin,

Authorized Officer

STATE OF CALIFORNIA

SS.

COUNTY OF ORANGE

On the 12th day of October, 2001, before me CRISTINA ROSADO personally appeared K. Martin, 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(jes), 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

CRISTINA ROSADO COMM. #1255683 Notary Public-California ORANGE COUNTY

My Comm. Exp. March 5, 2004

WHEN RECORDED RETURN TAX STATEMENTS TO:

DONALD S. LOBATO ROSEANNA M. LOBATO PO BOX 2727 STATELINE, NV 89449 68180118584399

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

IN OFFICIAL RECORDS OF DOUGLAS CO., HEVADA

2001 OCT 24 AM 11: 39

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