

Parcel Tax Number: 0000-27-272-050
1220-10-811-005

**SUBSTITUTION OF TRUSTEE
AND DEED OF RECONVEYANCE**

The undersigned, BANK OF AMERICA, N.A., formerly VALLEY BANK OF NEVADA as the Owner and Holder of the note and Deed of Trust dated September 28, 1990 executed by CARY J OLSON AND NONIE A OLSON, HUSBAND AND WIFE AS JOINT TENANTS as Trustors to VALLEY BANK OF NEVADA as Trustee, for the benefit of Bank of America, N.A., formerly VALLEY BANK OF 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. 236188 Book No. 1090 Page 1169 on October 8, 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
VALLEY BANK OF NEVADA

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

BY: [Signature]
C. Biscocho
Authorized Officer

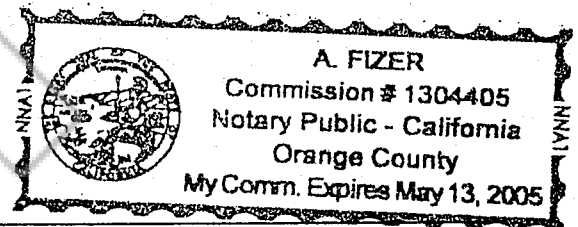
BY: [Signature]
C. Biscocho,
Authorized Officer

STATE OF CALIFORNIA }
COUNTY OF ORANGE } SS.

On the 27th day of November, 2001, before me **A. FIZER**, personally appeared C. Biscocho, 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]
A. FIZER Notary Public



WHEN RECORDED RETURN TAX STATEMENTS TO:
CARY OLSON
NONIE OLSON
P O BOX 23
GARDNERVILLE NV 89410
971841

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 DEC 31 AM 9:42

LINDA SLATER
RECORDER

\$17.00 PAID K2 DEPUTY

0531245

U1324278/NV03/

BK 1201 PG 10271