State of Newada County of Douglas Loan Number: 2005081233

Parcel ID: 07-372-040

Substitution of Trustee and Full Reconveyance

WHEREAS Bank of America, N.A., a national banking association, the present Beneficiary (ies) of the Deed of Trust mentioned below, hereby substitutes itself as trustee under said Deed of Trust in place of Stewart Title of Douglas County

and does hereby reconvey, without warranty, to the person(s) legally entitled thereto, the estate now held by said Beneficiary(ies) hereunder:

WHEREAS, the date of said Deed of Trust, the names of the Trustors who executed the same, the county in the State of Nevada, the date of recordation and document number of Official Records of said County where said Deed of Trust is recorded are as follows:

Trustors: Brian Michael Rippet and Amy Doreen Hope

Date of Deed of Trust: 07/13/1999 Recorded County: Douglas Recordation Date: 07/19/1999

Recordation Date: 07/19/1999 Document No.: 0472772

Book: 0799

Page: 3196

Re-Recordation Date:

Document No.:

Book:

Page:

As Described in Recorded Deed of Trust

Dated 12/20/2001

BENEFICIARY(IES)

Bank of America, N.A., a national banking

association

Holly M. Jarmusz,

Assistant Vice President

STATE OF New York COUNTY OF Erie

On 12/20/2001 before me, the undersigned, a Notary Public in and for said State, personally appeared Holly M. Jarmusz, Assistant Vice President of Bank of America, N.A., a national banking association personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

PREPARED BY:

Pat Palmer

Bank of America Mortgage

475 CrossPoint Pkwy, Getzville NY 14068

Roxanne M. Nowicki

Notary Public, State of New York

Qualified in Erie County

Commission Expires March 31, 2003

MAIL TAX STATEMENT TO

Brian Rippet

Amy Doreen Hope

Po Box 12067

Zephyr Cove, NV 89448

OTARL

UBLIC

REQUESTED BY

DOUGLAS CO. NEVADA

2002 JAN -8 PM 2: 33

LINDA SLATER RECORDER

\$ 17 90 DEPUTY

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