

When recorded mail to:  
JOEL L. CERNUSAK  
1325 DOWNS DRIVE  
MINDEN NV. 89423

THIS DOCUMENT IS RECORDED AS AN ACCOMODATION ONLY  
and without liability for the consideration as to the validity or  
sufficiency of said instrument or for the effect of such recording on the title of  
the property involved.

Recording requested by  
Bank of America Mortgage  
101 E. Main Street, #400  
Louisville, KY 40202

840041Ae

Loan No. 0025161183

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**  
**Nevada - Corporation**

WHEREAS, BA MORTGAGE L.L.C. A LIMITED LIABILITY COMPANY , the present Beneficiary(ies) of the Deed of Trust mentioned below, hereby substitutes theirselves as Trustee under said deed of trust in place of **NATIONSBANC MORTGAGE CORPORATION** 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 name(s) of the Trustor(s) 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 the said Deed of Trust is recorded are as follows:

Trustor(s) JOEL L. CERNUSAK & LORIL. CERNUSAK HUSBAND & WIFE  
Date of Deed of Trust 4/10/97 County of Record DOUGLAS  
Recordation Date 4/15/97 Document No. 410640 Book 497 Page 2321

Dated this JULY 10 ,2000

BA MORTGAGE L.L.C. A LIMITED LIABILITY  
COMPANY SUCCESSOR IN INTEREST BY MERGER  
OF NATIONSBANC MORTGAGE CORPORATION

By Judy Z. Carter  
JUDY Z. CARTER VICE PRESIDENT

SEAL

STATE OF §  
COUNTY OF §

On JULY 10 , 2000 before me, CYNTHIA CHESSER a Notary Public in and for said State, personally appeared JUDY Z. CARTER VICE PRESIDENT , 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 she executed the same in her authorized capacity, and that by her signature on the instrument the person(s) or the entity on behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Cynthia Chesser  
Notary Public, CYNTHIA CHESSER

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COPY

REQUESTED BY  
**WESTERN TITLE COMPANY, INC.**

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2002 JAN 23 AM 9: 35

LINDA SLATER  
RECORDER

\$18<sup>00</sup> PAID *KD* DEPUTY

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BK 0102PG6447