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SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, BANK OF AMERICA, N.A., formerly BANK OF AMERICA NEVADA as the Owner and Holder of the note and Deed of Trust dated August 4, 1994 executed by MARVIN L ZIEMER AND KAREN A ZIEMER, WHO ARE MARRIED TO EACH OTHER as Trustors to WESTERN TITLE COMPANY as Trustee, for the benefit of Bank of America, N.A., formerly BANK OF AMERICA 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. 343606 Book No. 0894 Page 1481 on August 9, 1994.

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 MERICA NEVADA BANK OF A

horized Officer

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

Martin,

Authorized Officer

STATE OF CALIFORNIA

SS.

COUNTY OF ORANGE

M. NAJERA , personally appeared K. Martin, Authorized On the 18th day of January, 2002, before me 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,

Notary Public

WHEN RECORDED RETURN TAX STATEMENTS AND RETURN TO:

MARVIN L ZIEMER KAREN ZIEMER PO BOX 2525 **MINDEN NV 89423** 68180205716499

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. NEVADA

M. NAJERA

COMM. # 1276475 NOTARY PUBLIC, CALIFORNIA LOS ANGELES COUNTY Comm. Expires September 10, 200

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LINDA SLATER

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RECORDER PAID K DEPUTY