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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 December 23, 1991 executed by BILLY J HOBBS AND LESLIE M HOBBS, HUSBAND AND WIFE AS JOINT TENANTS, AND CHARLOTTS B. GREENWOOD, A WIDOW as Trustors to FIRST CENTENNIAL TITLE CO OF NEVADA INC 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. 268268 Book No. 192 Page 073 on January 2, 1992.

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 ACIFIC BANK NEVADA

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

K. Martin

Authorized Officer

BY: K. Martin

Authorized Officer

STATE OF CALIFORNIA

SS.

COUNTY OF ORANGE

On the 9th day of January, 2002, before me M. NAJERA , 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(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:

CHARLOTTE B GREENWOOD

797 PINTO CIR

GARDNERVILLE NV 89410

68180200438899

RECORDING REQUESTED & PREPARED BY:

BANK OF AMERICA, N.A. **Consumer Credit Servies** P.O. BOX 2240

1-800-200-6945

Brea, CA 92822

REQUESTED BY

RECORDS OF

M. NAJERA

Comm. # 1276475 IOTARY PUBLIC-CALIFORNIA Los Angeles County My Comm. Expires Sep. 10, 2004

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LINDA SLATER RECORDER PAID X DEPUTY