State of Nevada County of Douglas Loan Number: 31225101 Parcel ID: n/a

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 First Interstates Bank of Nevada, N.A.

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: Ron Hall and Joan Hall Date of Deed of Trust: 01/25/1994 Recorded County: Douglas Recordation Date: 02/01/1994

Document No.: 329061

Book: 0294

Page: 0031

Re-Recordation Date:

Document No.:

Book:

As Described in Recorded Deed of Trust

Page:

Dated 02/08/2002

BENEFICIARY(IES)

Bank of America, N.A.

, a national banking

association,

Christine A. Skow on, Assistant Vice President

STATE OF New York COUNTY OF Erie

On 02/08/2002 before me, the undersigned, a Notary Public in and for said State, personally appeared Christine A. Skowron, 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:

Beth Hubbard

Bank of America Mortgage

475 CrossPoint Pkwy, Getzville NY 14068

Shelley A andrees
Shelley A. Andrees

Notary Public, State of New York

Qualified in Erie County

Commission Expires March 22, 2003

WHEN RECORDED MAIL TO AND MAIL TAX STATEMENT TO:

Ron Hall Joan Hall Po Box 1523

Minden, NV 894230000

REQUESTED BY

IN OFFICIAL RECORDS OF DOUGLAS CO. MEVADA

2002 FEB 19 AM 9: 58

LINDA SLATER RECORDER

\$17 PAID K2 DEPUTY

0534941 BK0202PG5676