

Parcel Tax Number: 03-161-0803-161-08

**SUBSTITUTION OF TRUSTEE
AND DEED OF RECONVEYANCE**

The undersigned, BANK OF AMERICA, N.A., formerly BANK OF AMERICA NT&SA as the Owner and Holder of the note and Deed of Trust dated January 26, 1996 executed by DONALD L. EDWARDS AND KATHERINE A. EDWARDS as Trustors to WESTERN TITLE COMPANY as Trustee, for the benefit of Bank of America, N.A., formerly BANK OF AMERICA NT&SA as beneficiary, which Note and Deed of Trust was recorded in the office of the County Recorder of Douglas County, Nevada, as Document No. 379882 Book No. 196 Page 4684 on January 26, 1996.

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
BANK OF AMERICA NT&SA

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


BY: _____
K. Martin
Authorized Officer

BY: _____
K. Martin
Authorized Officer

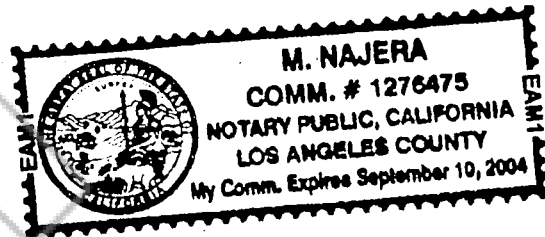
STATE OF CALIFORNIA }
 } SS.
COUNTY OF ORANGE }

On the 12th day of March, 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,



M. Najera, Notary Public



WHEN RECORDED RETURN TAX STATEMENTS AND RETURN TO:

DONALD L EDWARDS
KATHERINE A EDWARDS
P.O. BOX 10774
ZEPHYR COVE NV 89448
025-001-9032681-6998

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

B of A

IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2002 MAR 27 AM 10: 28

LINDA SLATER
RECORDER

\$ 17.00 PAID *KJ* DEPUTY

0538035

NBK8K89/NV03/ER

BK 0302 PG 09989