PARCEL NO: 1320

SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN: That the undersigned desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and the stead of the present Trustee thereunder, in the manner of said Deed of Trust provided, and does hereby substitute PRLAP, Inc.

WESTERN TITLE COMPANY, INC. was the original Trustee in the Deed of Trust hereinafter described.

TRUSTOR:

TIMOTHY R. STOLL and PHIL STOLL, husband and wife as joint tenants

BENEFICIARY:

VALLEY BANK OF NEVADA

Dated September 26, 1991, Recorded September 27, 1991, as Instrument No. 261338, in Book 991, Page 4393 of Official Records in the office of the Recorder of Douglas County, State of Nevada.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated: March 8, 2002

Bank of America, N.A., successor to Bank of America NT & SA, formerly known as Bank of America Nevada, a Nevada banking corporation, formerly known as Valley Bank of Nevada.

Name: Karen C. Markshausen Title: Assistant Vice President

ACKNOWLEDGEMENT:

State of California County of Los Angeles

On , before me, the undersigned, a Notary Public in and for said state, personally appeared Karen C. Markshausen, personally known to me on the 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), in 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.

ine Baska

Signature:

(Space below this line for recorder's use)

JUNE BISHOP Commission # 1215333

Los Angeles County My Comm. Expires Apr 9, 2003

Recording requested by: BANK OF AMERICA, N.A.

And when recorded mail to:

FIDELITY NATIONAL LPS 15661 REDHILL AVENUE **SUITE 200**

TUSTIN, CA 92780

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