State of Nevada County of Douglas Loan Number: 1024768606 Parcel ID: 05-141-05

Substitution of Trustee and Full Reconveyance

WHEREAS BA Mortgage, LLC, a limited liability company as successor in interest by merger of NationsBanc Mortgage Corporation, the present Beneficiary (ies) of the Deed of Trust mentioned below, hereby substitutes itself as trustee under said Deed of Trust in place of Western Sunrise Mortgage Corporation

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: Terry L Kudrna and Sandra J Kudrna

Date of Deed of Trust: 11/23/1992 Recorded County: Douglas Recordation Date: 12/09/1992

Document No.: 294974

Book: 1292

Page: 1411

Re-Recordation Date:

Document No.:

Book:

Page:

As Described in Recorded Deed of Trust

Dated 03/28/2002

BENEFICIARY(IES)

BA Mortgage, LLC, a limited liability company

Ronald Marx, Manager

STATE OF New York COUNTY OF Erie

On 03/28/2002 before me, the undersigned, a Notary Public in and for said State, personally appeared Ronald Marx, Manager of BA Mortgage, LLC, a limited liability company 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

Diane M. Lunn

Notary Public, State of New York

Qualified in Erie County

Commission Expires September 19, 2002

WHEN RECORDED MAIL TO AND MAIL TAX STATEMENT TO:

Terry L Kudrna Sandra J Kudrna Po Box 10569

Zephyr Cove, NV 894482569

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REQUESTED BY

IN'OFFICIAL RECORDS OF DOUGLAS CO. NEWADA

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