

17-
State of Nevada
County of Douglas
Loan Number: 31814620
Parcel ID:

Substitution of Trustee and Full Reconveyance

WHEREAS Bank of America, N.A., a national banking association successor & in interest by merger of Bank of America, FSB, the present Beneficiary (ies) of the Deed of Trust mentioned below, hereby substitutes itself as trustee under said Deed of Trust in place of Madison Dividends, Inc

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: Ernest L Clement and Wrenetta S Clement

Date of Deed of Trust: 04/08/1998

Recorded County: Douglas

Recordation Date: 04/16/1998

Document No.: Book: 498

Page: 2847

Re-Recordation Date:

Document No.: Book:

Page:

As Described in Recorded Deed of Trust

Dated 02/08/2002

BENEFICIARY(IES)

Bank of America, N.A., a national banking association



Melissa Carroll,
Assistant Vice President

STATE OF Kentucky
COUNTY OF Jefferson

On 02/08/2002 before me, the undersigned, a Notary Public in and for said State, personally appeared Melissa Carroll, 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.

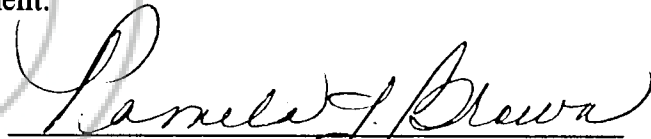
WITNESS my hand and official seal.

PREPARED BY:

Regina Hampton

Bank of America Mortgage

101 E. Main St., Ste 400, Louisville, KY 40202



Pamela J. Brown

Notary Public, State of Kentucky

Qualified in Jefferson County

Commission Expires November 01, 2003

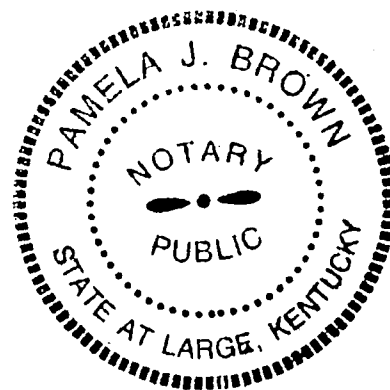
✓ WHEN RECORDED MAIL TO AND
MAIL TAX STATEMENT TO:

Ernest Clement

Wrenetta Clement

750 Buckskin Ln

Gardnerville, NV 89410000



REQUESTED BY

BofA Mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 MAY 23 PM 2: 17

LINDA SLATER
RECORDER

\$ 17.00 PAID *K2* DEPUTY

0542901

BK0502PG07267