

State of Nevada
County of Douglas
Loan Number: 23559941
Parcel ID: 0115204

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 American Title

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 name of the Trustor 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:

Trustor : Andrew Kassels, a single man

Date of Deed of Trust: 09/25/1999

Recorded County: Douglas

Recordation Date: 10/01/1999

Document No.: 0478005

Book: 1099

Page: 0247

Re-Recordation Date:

Document No.:

Book:

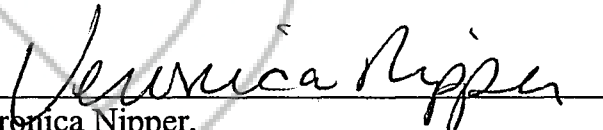
Page:

As Described in Recorded Deed of Trust

Dated 06/22/2002

BENEFICIARY(IES)

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


Veronica Nipper,
Assistant Vice President

STATE OF Kentucky
COUNTY OF Jefferson

On 06/22/2002 before me, the undersigned, a Notary Public in and for said State, personally appeared Veronica Nipper, 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.

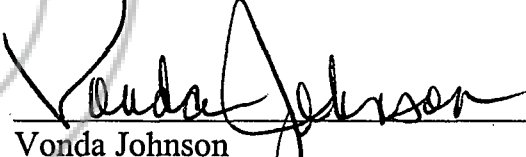
WITNESS my hand and official seal.

PREPARED BY:

Vonda Johnson

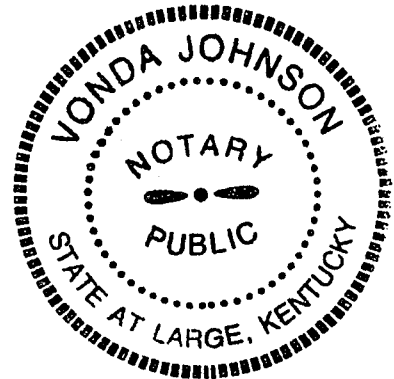
Bank of America Mortgage

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


Vonda Johnson
Notary Public, State of Kentucky
Qualified in Jefferson County
Commission Expires May 16, 2006

WHEN RECORDED MAIL TO AND
MAIL TAX STATEMENT TO:
Andrew Kassels

22 Oak Ranch Court
Sacramento, CA 95831



REQUESTED BY
BoFA Mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2002 JUL -8 PM 1:36

LINDA SLATER
RECORDER

\$17.00 PAID *AL* DEPUTY

0546579

BK0702PG02129