State of Nevada County of Douglas Loan Number: 63954567 Parcel ID: 07-235-07

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 Equitable Deed Company

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: Gary D Saunders

Date of Deed of Trust: 02/23/1998 Recorded County: Douglas Recordation Date: 02/27/1998

Document No.: 0433662

Book: 0298

Page: 5371

Re-Recordation Date:

Document No.:

Book:

Page:

As Described in Recorded Deed of Trust

Dated 08/26/2002

BENEFICIARY(IES)

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

association

Sandi Fitzpatrick, Assistant Vice President

STATE OF Kentucky COUNTY OF Jefferson

On 08/26/2002 before me, the undersigned, a Notary Public in and for said State, personally appeared Sandi Fitzpatrick, 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:

Allen Roberts

Bank of America Mortgage

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

Stacey Walker

Notary Public, State of Kentucky

Qualified in Jefferson County

Commission Expires January 13, 2004

WHEN RECORDED MAIL TO AND MAIL TAX STATEMENT TO:

Gary D Saunders

P. O. Box 4404 Stateline, NV 89449

REQUESTED BY

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2002 OCT -7 AM 8: 29

LINDA SLATER RECORDER

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