State of Nevada County of Douglas Loan Number: 22047781 Parcel ID: 29-102-04

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 Stewart Title of Douglas County

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: Paul Foster Richetta
Date of Deed of Trust: 05/19/1998
Recorded County: Douglas
Recordation Date: 05/21/1998

Recordation Date: 05/21/1998 Document No.: 0440214

Book: 0598

Page: 4400

Re-Recordation Date:

Document No.:

Book:

Page:

As Described in Recorded Deed of Trust

Dated 10/12/2002

BENEFICIARY(IES)

BA Mortgage, LLC, a limited liability company

Michelle Thomas,

Manager

STATE OF Kentucky COUNTY OF Jefferson

On 10/12/2002 before me, the undersigned, a Notary Public in and for said State, personally appeared Michelle Thomas, 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:

Terese Bass

Bank of America Mortgage

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

Terese Bass

Notary Public, State of Kentucky

Qualified in Jefferson County

Commission Expires May 16, 2006

WHEN RECORDED MAIL TO AND MAIL TAX STATEMENT TO:

Paul F Richetta

632 Thorobred Avenue Gardnerville, NV 894100000 NOTAR AUBLIC ARGE. KENTON

REQUESTED BY

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2002 NOV -7 PM 2: 45

LINDA SLATER

0557222

RECORDER

PAID & Q DEPUTY

BK 1102 PG 02898