

State of Nevada
County of Douglas
Loan Number: 7011066854
Parcel ID: 05-343-11
0

Substitution of Trustee and Full Reconveyance

WHEREAS Bank of America, N.A., a national banking association f/k/a Bank of America, NT & SA, 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 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: Robert B Loding and Linda L Loding

Date of Deed of Trust: 05/22/1998

Recorded County: Douglas

Recordation Date:

Document No.: 0448800

Book: 0998

Page: 0922

Re-Recordation Date:

Document No.:

Book:

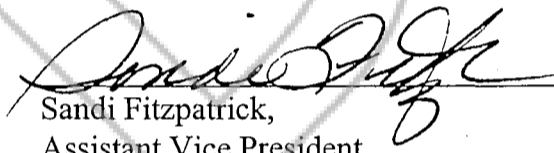
Page:

As Described in Recorded Deed of Trust

Dated 11/20/2002

BENEFICIARY(IES)

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


Sandi Fitzpatrick,
Assistant Vice President

STATE OF Kentucky
COUNTY OF Jefferson

On 11/20/2002 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.

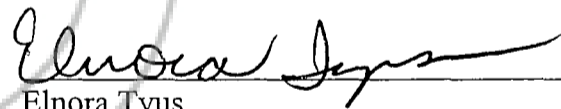
WITNESS my hand and official seal.

PREPARED BY:

Elnora Tyus

Bank of America Mortgage

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



Elnora Tyus

Notary Public, State of Kentucky

Qualified in Jefferson County

Commission Expires March 21, 2006

WHEN RECORDED MAIL TO AND
MAIL TAX STATEMENT TO:

Robert B Loding

Linda L Loding

Po Box 11970

Zephyr Cove, NV 894483970



REQUESTED BY

BANK of America Mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 DEC 12 PM 2: 23

LINDA SLATER
RECORDER

\$ 17.00 PAID AS DEPUTY

0560554

BK 1202PG05366