State of Nevada County of Douglas Loan Number: 2006507913 Parcel ID: 132033813008

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 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 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: Bill Bowden and Carlene J Bowden

Date of Deed of Trust: 10/01/1999 Recorded County: Douglas Recordation Date: 10/12/1999

Document No.: 0478571

Book: 1099

Page: 1975

Re-Recordation Date:

Document No.:

Book:

Page:

As Described in Recorded Deed of Trust

Dated 01/09/2003

BENEFICIARY(IES)

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

association

Michele Holtz, Assistant Vice President

STATE OF New York
COUNTY OF Erie

On 01/09/2003 before me, the undersigned, a Notary Public in and for said State, personally appeared Michele Holtz, 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:

Jennifer Ribbeck

Bank of America Mortgage

475 CrossPoint Pkwy, Getzville NY 14068

Nancy A Miller

Notary Public, State of New York

Qualified in Erie County

Commission Expires April 05, 2003

WHEN RECORDED MAIL TO AND MAIL TAX STATEMENT TO:
Bill Bowden

Carlene J Bowden 1340 E Wales Ct Gardnerville, NV 89410 OF NEW MARKET

REQUESTED BY

B of A M + 9

IN OFFICIAL RECORDS OF
DOUGLAS OF NEVADA

2003 JAN 27 AM 9: 49

WERHER CHRISTEN RECORDER

5 17 PAID TO DEPUTY

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