State of Nevada **County of Douglas** Loan Number: 2005574104

Parcel ID:

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 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: Charlene K Frank Date of Deed of Trust: 06/04/1999 Recorded County: Douglas Recordation Date: 06/09/1999

Document No.: 0469961

Book: 0699

Page: 2033

Re-Recordation Date:

Document No.:

Book:

As Described in Recorded Deed of Trust

Dated 01/29/2003

BENEFICIARY(IES)

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

Page:

association

Sheila Pellnat.

Assistant Vice President

STATE OF New York **COUNTY OF Erie**

On 01/29/2003 before me, the undersigned, a Notary Public in and for said State, personally appeared Sheila Pellnat, 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:

Jerry Kumiega

Bank of America Mortgage

475 CrossPoint Pkwy, Getzville NY 14068

Marla J Naab

Notary Public, State of New York

Qualified in Erie County

Commission Expires July 16, 2003

WHEN RECORDED MAIL TO AND MAIL TAX STATEMENT TO: Charlene K Frank

2190 Carter Dr Reno, NV 89509

REQUESTED BY DOUGLAS CO. HEVADA

2003 FEB 20 AM II: 13

WERNER CHRISTEN RECORDER

0567597 BK0203PG07829