

17-
State of Nevada
County of Douglas
Loan Number: 6515648415
Parcel ID: 1022-18-002-012
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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 PRLAP, Inc.

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: Keith E Ruben and Ann M Ruben

Date of Deed of Trust: 07/05/2001

Recorded County: Douglas

Recordation Date: 07/12/2001

Document No.: 0518145

Book: 0701

Page: 2801

Re-Recordation Date:

Document No.:

Book:

Page:

As Described in Recorded Deed of Trust

Dated 03/04/2003

BENEFICIARY(IES)

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


Helen Boyd,
Assistant Vice President

STATE OF Kentucky
COUNTY OF Jefferson

On 03/04/2003 before me, the undersigned, a Notary Public in and for said State, personally appeared Helen Boyd, 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:

Camille Woods

Bank of America Mortgage

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


Camille Woods

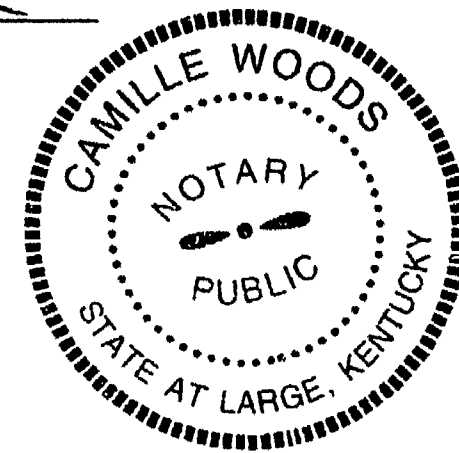
Notary Public, State of Kentucky

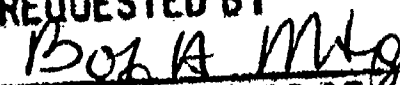
Qualified in Jefferson County

Commission Expires May 16, 2006

WHEN RECORDED MAIL TO AND
MAIL TAX STATEMENT TO:

✓ Keith E Ruben
Ann M Ruben
Po Box 704
Minden, NV 89423



REQUESTED BY

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 APR -8 AM 9:43

WERNER CHRISTEN
RECORDER

\$ 17.00 PAID  DEPUTY

0572775

BK 0403 PG 03478