State of Nevada County of Douglas Loan Number: 7011068819 Parcel ID: 07-253-12

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 H Verbeten and Laurie A Verbeten, who are married to each other

Date of Deed of Trust: 07/06/1998 Recorded County: Douglas Recordation Date: 07/07/1998

Document No.: 0443685

Book: 798

Page: 840

Re-Recordation Date:

Document No.:

Book:

Page:

As Described in Recorded Deed of Trust

Dated 03/03/2003

BENEFICIARY(IES)

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

association

Veronica Nipper, Assistant Vice President

STATE OF Kentucky COUNTY OF Jefferson

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

Shon Williams

Bank of America Mortgage

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

Shon T Williams

Notary Public, State of Kentucky

Qualified in Jefferson County

Commission Expires March 21, 2006

WHEN RECORDED MAIL TO AND MAIL TAX STATEMENT TO: Robert H Verbeten

Laurie A Verbeten
Po Box 11129
Zanhar Garra NIV 804482126

Zephyr Cove, NV 894483129

ON PUBLIC OF

REQUESTED BY
IN OFFICIAL RECORDS OF
DOUGLAS CO NEVADA

2003 JUN -5 PM 3: 28

WERNER CHRISTEN
RECORDER

0579022 8K0603PG02353 State of Nevada
County of Douglas
Loan Number: 7011068819

Parcel ID: 07-253-12

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Shon T Williams

Notary Public, State of Kentucky Qualified in Jefferson County

Commission Expires March 21, 2006

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0579022

BK 0 6 0 3 PG 0 2 3 5 3