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REQUESTED BY
B of A mtg
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

State of Nevada
County of Douglas
Loan Number: 26609180
Parcel ID: 1320-32-117-010
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2003 NOV -4 PM 2:48

WERNER CHRISTEN
RECORDER

\$17⁰⁰ PAID Kj DEPUTY

Prepared by: Dorian Gidderon
Bank of America
4161 Piedmont Pkwy., Greensboro, NC 27410
WHEN RECORDED MAIL TO AND
MAIL TAX STATEMENT TO:
F Gregory Betts
Doris B Betts
P O Box 899
Minden, NV 894234052

Substitution of Trustee and Full Reconveyance

WHEREAS, the undersigned, Bank of America, N.A. successor by merger to BA Mortgage, LLC as successor in interest by merger of NationsBanc Mortgage Corporation, as the owner and holder of the Notes secured by the Deed of Trust executed on 07/17/1998, by F. Gregory Betts and Doris B. Betts, husband and wife, Trustors, to FREDERICK WARK as Trustee(s), recorded on 07/22/1998, as Instrument No. 0444975, Book/Reel 0798, Page 4460 of Official Records in the Office of the County Recorder of the County of Douglas, State of Nevada AND Bank of America, N.A. hereby substitutes PRLAP, Inc., as the trustee under said Deed of Trust. PRLAP, Inc. hereby accepts said appointment of trustee under the above Deed of Trust, and as successor trustee, and pursuant to the written request to reconvey, reciting that all sums secured by said Deed of Trust have been fully paid, of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all that state now held by it under said Deed of Trust. IN WITNESS WHEREOF, the owner and holder above named, and PRLAP, Inc. as successor Trustee, have caused this instrument to be executed, each in its respective interest on 10/21/2003.

BENEFICIARY(IES)
Bank of America, N.A.

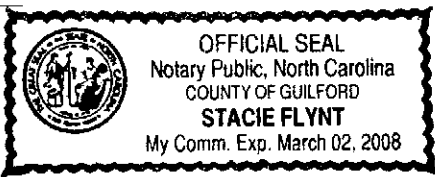
PRLAP, Inc., as trustee

Donna Mclauchlin
Donna Mclauchlin
Vice President
STATE OF North Carolina
COUNTY OF Guilford

Christy Hoper
Christy Hoper,
Assistant Vice President

On 10/21/2003 before me, the undersigned, a Notary Public in and for said State, personally appeared Donna Mclauchlin, Vice President of Bank of America, N.A. and Christy Hoper, Assistant Vice President of PRLAP, Inc. 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.

Stacie Flynt
Stacie Flynt
Notary Public, State of North Carolina
Qualified in Guilford County
Commission Expires March 02, 2008



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BK 1103PG01481