State of Nevada County of Douglas Loan Number: 25935008 Parcel ID: 2117005

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Prepared by: Stacey Walker

Bank of America

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

WHEN RECORDED MAIL TO AND MAIL TAX STATEMENT TO:

John M Crosbie Lorraine Taylor 2713 Clapham Lane Minden, NV 894230000 PEQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO., NEVADA

2003 NOV 10 AM 10: 08

WERNER CHRISTEN RECORDER

5 17 PAID BE DEPUTY

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 12/29/1998, by John M Crosbie and Lorraine Taylor, Trustors, to FREDERICK WARK as Trustee(s), recorded on 01/15/1999, as Instrument No. 0458765, Book/Reel 0199, Page 2606 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 09/23/2003.

BENEFICIARY(IES)

Bank of America, N.A.

Khawn Biven
Vice President
STATE OF Kentucky
COUNTY OF Jefferson

PRLAP, Inc., as trustee

Steve Ostrader,

Assistant Vice President

On 09/23/2003 before me, the undersigned, a Notary Public in and for said State, personally appeared Shawn Biven, Vice President of Bank of America, N.A. and Steve Ostrader, 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.

Stacey Walker

Notary Public, State of Kentucky

Qualified in Jefferson County

Commission Expires January 13, 2004

SA PUBLIC A CHANGE KENTON