State of Nevada **County of Douglas** Loan Number: 26201137

Parcel ID: 27-754-13

Prepared by: Rebecca Proctor

Bank of America

4161 Piedmont Pkwy., Greensboro, NC 27410

WHEN RECORDED MAIL TO AND

MAIL TAX STATEMENT TO:

Michael L Reeder Deborah J Reeder 968 Winter Green Drive Gardnerville, NV 894100000

2003 NOV 13 PH 2: 23

WERNER CHRISTEN

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 04/17/1998, by Michael L Reeder and Deborah J Reeder, husband and wife, Trustors, to FREDERICK WARK as Trustee(s), recorded on 04/28/1998, as Instrument No. 0438311, Book/Reel 0498, Page 5206 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 11/03/2003.

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

Vanessa Orozco

Vice President

STATE OF North Carolina

COUNTY OF Guilford

On 11/03/2003 before me, the undersigned, a Notary Public in and for said State, personally appeared Vanessa Orozco, Vice President of Bank of America, N.A. and Kathy Clark, 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 inst/ment. WITNESS my hand and official seal.

Katina Reynolds

Notary Public, State of North Carolina

Qualified in Guilford County

Commission Expires May 13, 2006

OFFICIAL SEAL Notary Public, North Carolina COUNTY OF GUILFORD KATINA REYNOLDS My Comm. Exp. May 13, 2006

PRLAP, Inc., as trustee

Assistant Vice President

Kathy Clark,

0596659

BK 1 1 0 3 PG 0 5 8 0 3