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State of Nevada
County of Douglas
Loan Number: 26903054
Parcel ID: 1320810046
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Prepared by: Rebecca Proctor
Bank of America
4161 Piedmont Pkwy., Greensboro, NC 27410

WHEN RECORDED MAIL TO AND
MAIL TAX STATEMENT TO:

✓ Gerald V Kinkel
Betty J Kinkel
1415 N Marion Russell Drive
Gardnerville, NV 894100000

REQUESTED BY
BoA mts
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 NOV 13 PM 2:23

WERNER CHRISTEN
RECORDER

\$17⁰⁰ PAID *K2* 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 09/11/1998, by Gerald V Kinkel and Betty J Kinkel, husband and wife, Trustors, to FREDERICK WARK as Trustee(s), recorded on 09/17/1998, as Instrument No. 0449687, Book/Reel 0998, Page 3504 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.

PRLAP, Inc., as trustee

Vanessa Orozco

Vanessa Orozco

Vice President
STATE OF North Carolina
COUNTY OF Guilford

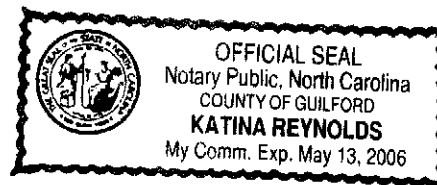
Kathy Clark

Kathy Clark,
Assistant Vice President

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 instrument. WITNESS my hand and official seal.

Katina Reynolds

Katina Reynolds
Notary Public, State of North Carolina
Qualified in Guilford County
Commission Expires May 13, 2006



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