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Recording Requested By: Theresa Bregen
BANK OF AMERICA, N.A.

REQUESTED BY
B/A
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA
2003 DEC 10 AM 10:10
WERNER CHRISTEN
RECORDER
\$ 17.00 PAID KJ DEPUTY

✓ When Recorded Mail To: Theresa Bregen
Bank of America, N.A.
MO1-800-07-05
800 MARKET STREET
St. Louis, MO 63101
APN: 1-154-070

Loan Number 25 0001000901 LN 265

(Space Above This Line For Recorder's Use)

**SUBSTITUTION OF TRUSTEE AND
DEED OF RECONVEYANCE**

This Deed of Reconveyance is made with reference to the following facts:

(1) On NOVEMBER 23, 2001, KLEMETT L. BELT AND GWEN M. BELT, TRUSTEES OF THE KLEMETT L. AND GWEN M. BELT REVOCABLE TRUST dated January 12, 1989, as Trustor, executed a Deed of Trust to WESTERN TITLE COMPANY, INC., as Trustee. The Deed of Trust was recorded on NOVEMBER 28 2001, as Instrument No. 0528674 BK 1101 PG 8678, in the Official Records of DOUGLAS County, State of Nevada.

(2) BANK OF AMERICA, N.A. , is the present Beneficiary and holder of the obligation secured by the Deed of Trust.

(3) Beneficiary desires to substitute a new Trustee instead of WESTERN TITLE COMPANY, INC. and to reconvey the property described in the Deed of Trust.

Accordingly, Beneficiary hereby substitutes PRLAP, Inc. as Trustee under the Deed of Trust, and, PRLAP, Inc., as said substituted Trustee, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, all of the estate, title and interest acquired by Trustee under the Deed of Trust in the property therein described.

Dated December 4, 2003.

Bank of America, N.A., as Beneficiary
By Michelle R. Lovell
Michelle R. Lovell, Assistant Vice President

PRLAP, Inc., as Substituted Trustee
By Michelle R. Lovell
Michelle R. Lovell, Assistant Vice President

STATE OF MISSOURI)s.s.
CITY OF ST. LOUIS)

On December 4, 2003, before me, the undersigned, personally appeared Michelle R. Lovell, Assistant Vice President, 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 she executed the same in her authorized capacity, and that by 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.

ROZANNA M. LATTIN
Notary Public - Notary Seal
STATE OF MISSOURI
City of St. Louis
My Commission Expires: Dec. 9, 2006

Rozanna M. Lattin
Rozanna M. Lattin, Notary Public

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