State of Nevada **County of Douglas**

Loan Number: 7011079410

Parcel ID: N/A

Prepared by: Dixie Prankerd

Bank of America

4161 Piedmont Pkwy., Greensboro, NC 27410

WHEN RECORDED MAIL TO AND

MAIL TAX STATEMENT TO:

Mickie A Hempler

Po Box 277

Zephyr Cove, NV 894480277

2003 DEC 23 AM 8: 5B

Substitution of Trustee and Full Reconveyance

WHEREAS, the undersigned, Bank of America, N.A., as the owner and holder of the Notes secured by the Deed of Trust executed on 12/09/1998, by Mickie A Hempler , Trustor , to BANK OF AMERICA, NT & SA as Trustee(s), recorded on 12/09/1998, as Instrument No. 456210, Book/Reel 1298, Page 2498 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 12/09/2003.

BENEFICIARY(IES)

Bank of America, N.A.

Tony Gusler

Vice President

STATE OF North Carolina

COUNTY OF Guilford

On 12/09/2003 before me, the undersigned, a Notary Public in and for said State, personally appeared Tony Gusler, Vice President of Bank of America, N.A. and Cheryl Wilson, 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

Notary Public, State of North Carolina

Qualified in Guilford County

Commission Expires March 02, 2008

Cheryl Wilson,

OFFICIAL SEAL

Notary Public, North Carolina

COUNTY OF GUILFORD STACIE FLYNT

My Comm. Exp. March 02, 2008

Assistant Vice President

PRLAP, Inc., as trustee

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