REQUESTED BY

State of Nevada **County of Douglas** Loan Number: 1024282459

Parcel ID:

Prepared by: Christopher Blust

Bank of America

475 CrossPoint Pkwy, Getzville NY 14068 WHEN RECORDED MAIL TO AND

MAIL TAX STATEMENT TO:

Kathleen M Reynolds

Joe S Joberg Po Box 10844

Zephyr Cove, NV 894482844

2004 JAN = 5 AM 9: 55

WERNER CHRISTEN

elloun KJ DEPHTY

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 12/01/1993, by Kathleen M Reynolds and Joel Sjoberg And La Verne Sjoberg, Trustors, to Stan-Shaw Corporation as Trustee(s), recorded on 12/13/1993, as Instrument No. 324874, Book/Reel 1293, Page 2742 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

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 12/11/2003.

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

Cary Racz

Vice President

STATE OF New York

COUNTY OF Erie

PRLAP, Inc., as trustee

Rosanne Williams.

Assistant Vice President

On 12/11/2003 before me, the undersigned, a Notary Public in and for said State, personally appeared Cary Racz. Vice President of Bank of America, N.A., and Rosanne Williams, 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.

Kelly M. Pellnat

Notary Public, State of New York

Qualified in Eric County

Commission Expires May 27, 2007

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