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State of Nevada
County of Douglas
Loan Number: 3195096
Parcel ID: 1220-27-110-015
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Prepared by: Rebecca Proctor
Bank of America
4161 Piedmont PKWY Greensboro, NC 27410-8110
WHEN RECORDED MAIL TO AND
MAIL TAX STATEMENT TO:
Lorena Phelan
Dudley J Phelan
Po Box 763
Gardnerville, NV 89410

REQUESTED BY
BoFA mtg
BY OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2004 JAN 29 PM 12:44

WERNER CHRISTEN
RECORDER

s.17^{so} PAID KJ 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 successor in interest to Source One Mortgage Services Corporation, as the owner and holder of the Notes secured by the Deed of Trust executed on 02/09/1994, by Dudley J Phelan, Maria C Phelan and Lorena Phelan, Trustees, to Madison Dividends, Inc. as Trustee(s), recorded on 02/15/1994, Book/Reel 0294, Page 2783 of Official Records in the Office of the County Recorder of the County of Douglas, State of Nevada AND BA Mortgage, LLC 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 01/14/2004.

BENEFICIARY(IES)
BA Mortgage, LLC

PRLAP, Inc., as trustee

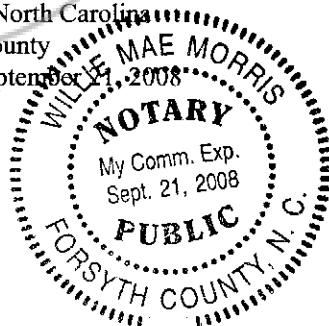
Vanessa Orozco
Vanessa Orozco
Vice President

Jean English
Jean English,
Assistant Vice President

STATE OF North Carolina
COUNTY OF Guilford

On 01/14/2004 before me, the undersigned, a Notary Public in and for said State, personally appeared Vanessa Orozco, Vice President of BA Mortgage, LLC and Jean English, 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.

Willie Mae Morris
Willie Mae Morris
Notary Public, State of North Carolina
Qualified in Guilford County
Commission Expires September 21, 2008



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