

REQUESTED BY
Stewart Title of Douglas County

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2004 FEB 20 AM 11:08

WERNER CHRISTEN
RECORDER

\$174 PAID *Bl* DEPUTY

Recording Requested by:
BANK OF AMERICA, N.A.

When Recorded Mail To:

030203022
Stewart Title
Attn: Carol Mathews
111 W. Proctor
Carson City, NV 89703

APN# 11-112-09

(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 September 30, 1998, Mary Panzer, a single person as Grantor, executed a Deed of Trust to Kevin Wyrick and Cheryl Moncure, as Trustee. The Deed of Trust was recorded on October 01, 1998, at Book 1098/ Page 44-56, Document No. 450797 Official Records of Douglas County, State of Nevada.
- (2) Bank of America, N.A., (formerly known as Nationsbank, 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 Chicago Title Insurance Company 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 personal legally entitled thereto, all of the estate, title and interest acquired by Trustee under the Deed of Trust in the property therein described.

Dated: February 03, 2004

Bank of America, N.A., as Beneficiary

By: *Lana Hathcock, V.P.*
Lana Hathcock, Vice President

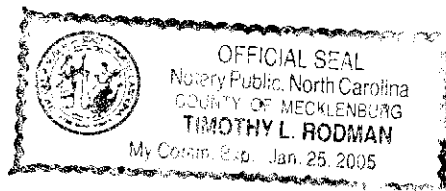
PRLAP, Inc., as Substituted Trustee

By: *Lana Hathcock, V.P.*
Lana Hathcock, Vice President

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

I, **Timothy L. Rodman**, a Notary Public for said county and State, do hereby certify that **Lana Hathcock** personally appeared before me this day and acknowledged that he/she is a **Vice President** of **Bank of America, N.A.**, and **PRLAP, Inc.** and that by authority duly given and as the act of the association, the foregoing instrument was signed in its name by himself/herself.

Signed to (or affirmed) and subscribed before me this 03rd day of February, 2004.



Timothy L. Rodman
Notary Public

0605175

BK0204PG08463