State of Nevada County of Douglas

Loan Number: 4509414977 173

Parcel ID: 13-089-19

Prepared by: Rebecca Proctor

Bank of America

4161 Piedmont PKWY Greensboro, NC 27410-8110

WHEN RECORDED MAIL TO AND

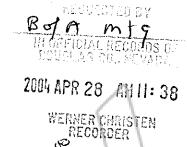
MAIL TAX STATEMENT TO:

Steven G Mihelic

Jeri L Mihelic

3536 Cherokee Dr

Carson City, NV 897056907



Substitution of Trustee and Full Reconveyance

WHEREAS, the undersigned, Bank of America, N.A. formerly known as Bank of America NT&SA as successor by merger to Bank of America Nevada as successor in interest to Valley Mortgage Company, as the owner and holder of the Notes secured by the Deed of Trust executed on 02/20/1992, by Steven G Mihelic and Jeri L Mihelic. husband and wife as joint tenants, Trustors, to Stewart Title of Douglas County as Trustee(s), recorded on 02/26/1992, as Instrument No. 271870, Book/Reel 292, Page 4211 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 04/08/2004.

Kanena Hendree.

Assistant Vice President

BENEFICIARY(IES)

Bank of America, N.A.

Vanessa Orozco

Vice President

STATE OF North Carolina

COUNTY OF Guilford

On 04/08/2004 before me, the undersigned, a Notary Public in and for said State, personally appeared Vanessa Orozco, Vice President of Bank of America, N.A. and Kanena Hendree, 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.

تسقفدتها Willie Mae Morris Marvo

Notary Public, State of North Carolina

Qualified in Forsyth County

Commission Expires September 21, 2008

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