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State of Nevada County of Douglas

Loan Number: 32224289 173

Parcel ID: 27-501-02

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Prepared by: Laura Phillips

Bank of America

4161 Piedmont PKWY Greensboro, NC 27410-8110

WHEN RECORDED MAIL TO AND MAIL TAX STATEMENT TO:

Maria D Pearson

1308 Muir Drive Gardnerville, NV 89410 REQUESTED BY

B A

IN OFFICIAL RECORDS OF
DOUGLAS CO., MEVANA

2004 DEC 29 AM 8: 34

WERNER CHRISTEN RECORDER

\$ 17 PAID K & DEPUTY

## 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 01/08/1999, by Maria D Hinsen , Trustor , to Citizens Mortgage Inc. as Trustee(s), recorded on 01/14/1999, as Instrument No. 0458721, Book/Reel 0199, Page 2466 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 11/03/2004.

BENEFICIARY(IES)

Bank of America N.A.

Dennis Cobb, Vice President

STATE OF North Carolina COUNTY OF Guilford

On 11/03/2004 before me, the undersigned, a Notary Public in and for said State, personally appeared Dennis Cobb, Vice President of Bank of America, N.A. and Irma Arias, 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

Marsha L. Cahill

Notary Public, State of North Carolina

Qualified in Guilford County

Commission Expires March 02, 2008

OFFICIAL SEAL
Notary Public, North Carolina
COUNTY OF GUILFORD
MARSHA L. CAHILL
My Comm. Exp. March 02, 2008

AP/Inc.,

as/trustee

Irma Arias, Assistant Vice President

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