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OFFICIAL RECORD

Requested By:
BANK OF AMERICA

State of Nevada
County of Douglas
Loan Number: 7011058125 133
Parcel ID: 1933020

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 1 Fee: 17.00
BK-0205 PG- 3878 RPTT: 0.00

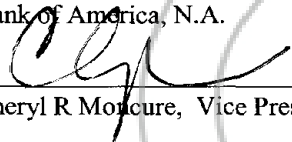


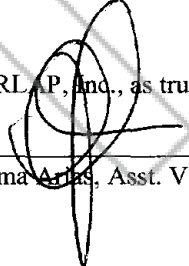
Prepared by: Rebecca Proctor
Bank of America
✓ 4161 Piedmont Pkwy., Greensboro, NC 27410
WHEN RECORDED MAIL TO AND
MAIL TAX STATEMENT TO:
Joseph K Toth
Elaine M Toth
Po Box 463
Carson City, NV 897020463

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 12/07/1994, by Joseph K Toth and Elaine M Toth, Trustors, to Bank of America Nevada as Trustee(s), recorded on 12/05/1994, as Instrument No. 351973, Book/Reel 1294, Page 0644 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 01/28/2005.

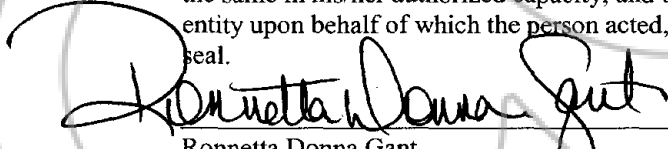
BENEFICIARY(IES)
Bank of America, N.A.


Cheryl R Moncure, Vice President

PRLAP, Inc., as trustee

Irma Arias, Asst. Vice President

STATE OF North Carolina
COUNTY OF Guilford

On 01/28/2005 before me, the undersigned, a Notary Public in and for said State, personally appeared Cheryl R Moncure, Vice President of Bank of America, N.A. and Irma Arias, Asst 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.


Ronnetta Donna Gant
Notary Public, State of North Carolina
Qualified in Forsyth County
Commission Expires June 23, 2007

