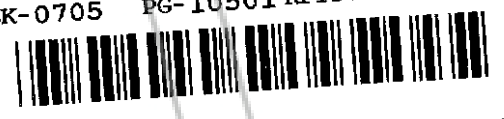


OFFICIAL RECORD  
Requested By:  
FIDELITY NATIONAL LOAN

PORTFOLIO  
Douglas County - NV  
Werner Christen - Recorder  
Page: 1 Of 2 Fee: 18.00  
BK-0705 PG-10501 RPTT: 0.00



TAX ID #:

This instrument must be recorded in:  
DOUGLAS County, NV

Recording Requested By:  
Bank Of America (BOA173)

When Recorded Mail To:  
Fidelity National LPS  
PO Box 19523  
Irvine, CA 92623-9523

Loan #: 6955704678 LPS #: 2975638 Bin #:

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, Bank of America, N.A. is the current holder of note dated: 7/1/2004, Original Amount: \$287100.00 where there was a Deed of Trust recorded 7/14/2004 as Instrument # 0618760, Book: 0704 Page: 05429 (If Re-recorded: , Inst.# N/A, Book: N/A, Page: N/A) , and PRLAP, INC. is the present Trustee under said Deed of Trust, and DAVID KOSKIN AND TRACY E. KOSKIN, HUSBAND AND WIFE AS JOINT TENANTS is the trustor/grantor, and BANK OF AMERICA, N.A. is the original beneficiary, and

WHEREAS, said Deed of Trust was recorded in Official Records of DOUGLAS County, NV, and

WHEREAS, the undersigned desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 279 JAMES CANYON LOOP, GENOA, NV 89411

NOW THEREFORE, the undersigned beneficiary hereby substitutes Bank of America, N.A. as Trustee under said Deed of Trust.

Bank of America, N.A. as trustee, in accordance with provisions of said Deed of Trust, and the note having been fully satisfied, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder.

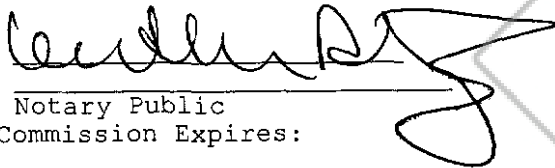
Bank of America, N.A.

On July 11, 2005

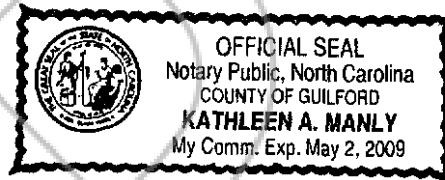
BY   
Charlene Covil, Assistant Vice President

STATE OF NC  
COUNTY OF GUILFORD

On July 11, 2005 before me, Kathleen A. Manly, a Notary Public in and for GUILFORD County in the State of NC, personally appeared Charlene Covil, Assistant Vice President, personally known to me 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.

  
Notary Public  
Commission Expires:

(MIN#: ) 999 173



**Mail Tax Statement To:**  
DAVID KOSKIN  
279 JAMES CANYON LOOP  
GENOA, NV 89411

8/7/2005

