

Douglas County - NV
Werner Christen - Recorder
Page: 1 of 2 Fee: 18.00
BK-1005 PG-00315 RPTT: 0.00



The undersigned hereby affirms that this document submitted for recording does not contain a social security number.

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 #:6698797013 LPS #: 3088445 Bin #:



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Bank of America, N.A. is the current holder of note dated: 2/25/2003, Original Amount: \$210000.00 where there was a Deed of Trust recorded 3/7/2003 as Instrument # 0569273, Book: 0303 Page: 02681 (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 STEVEN CHILTON AND BARBARA GUGGIA 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.

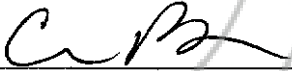
Property Address: 145 WILLOW DR., ZEPHYR COVE, NV 89448

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.

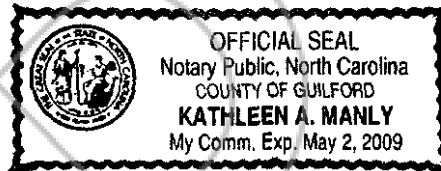
On September 12, 2005

BY 
Carol Bowman, Vice President

STATE OF NC
COUNTY OF GUILFORD

On September 12, 2005 before me, KATHLEEN A. MANLY, a Notary Public in and for GUILFORD County in the State of NC, personally appeared Carol Bowman, 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.


KATHLEEN A. MANLY
Notary Public
Commission Expires:



(MIN#:) 999 173

Mail Tax Statement To:
STEVEN CHILTON
145 WILLOW DR.
ZEPHYR COVE, NV 89448

10/16/2005

