DOC # 0658692 10/25/2005 08:44 AM Deputy: KLJ OFFICIAL RECORD Requested By: FIDELITY NATIONAL TITLE

> Douglas County - NV Werner Christen - Recorder

 $\mathbf{of}$ 2 Page: 1 Fee: BK-1005 PG-11202 RPTT:

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 (BOA133) When Recorded Mail To: Fidelity National LPS PO Box 19523 Irvine, CA 92623-9523

Bin #: Loan #:6729462645 LPS #: 3117847 SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Bank of America, N.A. is the current holder of note dated: 7/3/2001, Original Amount: \$150000.00 where there was a Deed of Trust recorded 7/16/2001 as Instrument # 0518414, Book: 0701 Page: 3746 (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 RUDOLFO RAMIREZ AND FRANCES E. RAMIREZ 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.

191 LAKESHORE BLVD. #40, ZEPHYR COVE, NV 89448 Property Address:

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 October 03, 2005

Vice President Carol Bowman,

STATE OF NC COUNTY OF GUILFORD

On October 03, 2005 before me, KIM MAURICE HAYES , 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.

nun mauriceture

KIM MAURICE HAYES

Notary Public Commission Expires:

(MIN#: ) K15 133

Mail Tax Statement To: RUDOLFO RAMIREZ 191 LAKESHORE BLVD. #40 ZEPHYR COVE, NV 89448

11/6/2005

BK- 1005 PG-11203 10/25/2005