DOC # 0659137 10/27/2005 01:00 PM Deputy: BC OFFICIAL RECORD Requested By: FIDELITY NATIONAL TITLE

> Douglas County - NV Werner Christen - Recorder

1 Of 2 18.00 BK-1005 PG-13082 RPTT: 0.00



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

TAX ID #: 1219-26-001-048

This instrument must be recorded in: DOUGLAS County,

Recording Requested By: Bank of America (BOA133) When Recorded Mail To: Fidelity National LPS PO Box 19523 Irvine, CA 92623-9523

Loan #:6862239503 LPS #: 3123754 Bin #: SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Bank of America, N.A. is the current holder of note dated: 8/27/2004, Original Amount: \$520000.00 where there was a Deed of Trust recorded 8/31/2004 as Instrument # 0623099, Book: 0804 Page: 13866 (If Re-recorded: , Inst.# --, Book: --, Page: --) , and PRLAP, INC. is the present Trustee under said Deed of Trust, and Susan K Etchegoyhen and Jerome E Etchegoyhen, WIFE AND HUSBAND 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.

548 JACKSON RANCH, GARDNERVILLE, NV 89410 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 <u>October 10, 2005</u>

Carol Bowman, Vice President

STATE OF NC COUNTY OF GUILFORD

On October 10, 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.

KIM MAURICE HAYES

WITNESS MY hand and official seal.

Notary Public Commission Expires:

(MIN#:) Y51 133

Mail Tax Statement To: SUSAN ETCHEGOYHEN 548 JACKSON RANCH

548 JACKSON RANCH GARDNERVILLE, NV 89410

11/12/2005

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