State of Nevada **County of Douglas** 

Loan Number: 2004620304 173

Parcel ID: n.a

Prepared by: Sherine Smith

4161 Piedmont PKWY Greensboro, NC 27410-8110

WHEN RECORDED MAIL TO AND

MAIL TAX STATEMENT TO:

Steven R Kincaid Linda R Kincaid 1693 Kiss Ln Minden, NV 89423

0666473 01/26/2006 11:29 AM Deputy: OFFICIAL RECORD Requested By: BANK OF AMERICA

> Douglas County - NV Werner Christen Recorder

0f BK-0106

Fee:

14.00



## Substitution of Trustee

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

WHEREAS, STEWART TITLE is the present Trustee(s) of record under that certain Deed of Trust executed on 10/29/1998, by Steven R Kincaid and Linda R Kincaid as Trustors, to STEWART TITLE as Trustee(s), recorded on 11/09/1998, as Instrument No. 0453666 Book 1198, Page 1956 Rerecorded on Instrument No. Book, Page of Official Records in the Office of the County Recorder of the County of Douglas, State of Nevada AND WHEREAS the undersigned, NAF, Inc. is/are the present holder(s) of the beneficial interest under said Deed of Trust, and do/does hereby appoint PRLAP, Inc. as Trustee(s) in place and stead of said STEWART TITLE.

NOW, the undersigned does hereby discharge the present Trustee(s) and wished to appoint PRLAP, Inc. as the new Trustee(s) who shall succeed to all the powers, duties, authority and title of the former Trustee(s).

Dated 12/28/2005

NAF, Inc. formerly known as New America Financial, Inc.

By:

Kathy Clark

Assistant Vice President for NAF, Inc.

State of North Carolina, County of Guilford

On 12/28/2005 before me, the undersigned, a Notary Public in and for said State, personally appeared Kathy Clark, Assistant Vice Presidentfor NAF, 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.

Notary Public

Commission Expires:

OFFICIAL SEAL Notary Public, North Carolina COUNTY OF FORSYTH **WANDA RIVERS** 

My Comm. Exp. October 17, 2009