Recording Requested By:

Ronald E Meharg, 888-362-9638

1111 Alderman Drive, Suite #350, Alpharetta,

GA 30005

When Recorded Return To:

DOCX

/1111 Alderman Drive

Suite 350

Alpharetta, GA 30005

Grantee's Mailing Address:

MICHAEL D. PEDEN

621 ADALINE WAY

GARDNERVILLE, NV 89460

BOA

133

3300835802



CRef#:08/17/2006-PRef#:R056-POF

Date:07/03/2006-Print Batch ID:5087

Property Address:

621 ADALINE WAY

GARDNERVILLE, NV 89460

0680122 07/20/2006 09:22 AM OFFICIAL RECORD Requested By: DOCXLLC

> Douglas County - NV Werner Christen Recorder

Fee:

18.00

BK-0706 PG- 6612 RPTT:

0.00

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee to any Trustee thereunder appointed; and,

WHEREAS, the indebtedness secured by the Deed of Trust, described below, has been paid and satisfied:

NOW, THEREFORE, Bank of America, N.A., it's address being, 4161 Piedmont Pkwy, Greensboro, NC, 27410-8110, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint PRLAP, Inc., it's address being 4161 Piedmont Parkway, Attn: Release Dept., Greensboro, NC 27410, as successor Trustee, and the Trustee(s) under said Deed of Trust, having received from the Beneficiary under said Deed of Trust sufficient directive to reconvey, detailing that the obligation secured by said Deed of Trust has been fully paid and performed, does hereby reconvey unto the parties entitled thereto, but without any covenant or warranty, express or implied, all rights, title and interest which was heretofore acquired by said Trustee(s) under said Deed of Trust.

Trustor(s): MICHAEL D. PEDEN AND RENEE T. PEDEN, MARRIED TO EACH

Original Trustee: PRLAP, INC.

Original Beneficiary: BANK OF AMERICA, N.A., A NATIONAL BANKING

ASSOCIATION

Date of Deed of Trust: 09/22/2004

Loan Amount: \$158,151.00

Recording Date: 10/08/2004

Book: 1004

Page: 02698 Document #: 0626077

and recorded in the official records of the County of Douglas, State of Nevada affecting Real Property and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 07/12/2006.

Bank of America, N.A.

Kathy Clark
Asst. Vice President
State of NC

County of GUILFORD

PRLAP, Inc.

Kathy Clark
Asst. Vice Presiden

On this date of 07/12/2006, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named Kathy Clark and Kathy Clark, known to me (or identified to me on the basis of satisfactory evidence) that they are the Asst. Vice President and Asst. Vice President of Bank of America, N.A. and PRLAP, Inc. respectively, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and in behalf of said corporations and that said corporations executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instruments for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public:

NVstdor-eR2.0 06/05/2006

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BK- 0706 PG- 6613