07/03/2007 12:41 PM OFFICIAL RECORD Requested By:

State of Nevada **County of Douglas**

Loan Number: 68189001197599

Parcel ID: 1220-27-110-027

MERS MIN Number

MERS Phone: 1-888-679-6377 Prepared by: Gail Causey

✓Bank of America

4161 Piedmont PKWY Greensboro, NC 27410-8110

WHEN RECORDED MAIL TO AND

MAIL TAX STATEMENT TO:

JOHN A OLIVERA TRACY DOLIVERA 1421 MARY JO DR

GARDNERVILLE NV 89460-8230

Douglas County - NV Werner Christen - Recorder

BANK OF AMERICA

ΟĒ 1 Fee:

PG- 0550 RPTT:

17.00 0.00



Substitution of Trustee and Full Reconveyance

The undersigned hereby affirms that this document submitted for recording does not contain a Social Security number. (Per NRS 239B.030)

WHEREAS, the undersigned, PRLAP INC, as the owner and holder of the Notes secured by the Deed of Trust executed on 03/15/2007, by JOHN A OLIVERA and TRACY D OLIVERA, Trustors, to PRLAP INC as Trustee(s), recorded on 4-2-07, as Instrument No. 0698338, Book/Reel 0407, Page 0028 of Official Records in the Office of the County Recorder of the County of Douglas, State of Nevada AND Bank of America N.A. hereby substitutes PRLAP, Inc., as the trustee under said Deed of Trust.

PRLAP, Inc. hereby accepts said appointment of trustee under the above Deed of Trust, and as successor trustee, and pursuant to the written request to reconvey, reciting that all sums secured by said Deed of Trust have been fully paid, of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all that state now held by it under said Deed of Trust. IN WITNESS WHEREOF, the owner and holder above named, and PRLAP, Inc. as successor Trustee, have caused this instrument to be executed, each in its respective interest on

06/29/2007.

BENEFICIARY(IES) Bank of America N.A.

Debna R. Hunt, Vice President

PRLAP, Inc., as trustee

Craig Ely, Assistant Vice President

STATE OF North Carolina

COUNTY OF Guilford

On 06/29/2007 before me, the undersigned, a Notary Public in and for said State, personally appeared Debna R. Hunt, Vice President of Bank of America N.A. and Craig Ely, Assistant Vice President of PRLAP, 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 GUILFORD

S. TOLER My Comm. Exp. Oct. 08, 2008