WHEN RECORDED MAIL TO: Elizabeth A Tapper

401 State Street Laconner, WA 98257

State of Washington **County of Skagit** Loan Number: 6528111385



1 10:21AM

Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A., a national banking association, as the owner and holder of the Notes secured be Deed of Trust dated, 03/14/2001, made by Elizabeth A Tapper, Trustor(s) to PRLAP, Inc., as Trustee and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 03/20/2001, as Document No. 200103200083 in the office of the County Auditor of Skagit, State of Washington, hereby substitutes PRLAP, Inc., as 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 request 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 the 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.

Dated, 01/03/2003

Bank of America, N.A., a national banking PRLAP, Inc., trustee

association

Shawn Biven

Vice President

Steve Ostrader

Assistant Vice President

STATE OF Kentucky, COUNTY OF Jefferson

On 01/03/2003 before me, the undersigned, personally appeared Shawn Biven, Vice President and Steve Ostrader, Assistant Vice President 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 entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

PREPARED BY:

Jon Paugh

Bank of America Mortgage

101 E. Main St., Ste 400, Louisville, KY 40202

Notary Public, State of Kentucky

Qualified in Jefferson County

Commission Expires May 16, 2006

