

WHEN RECORDED MAIL TO:

John Schommer  
Paula Schommer  
3524 Seneca Dr  
Mount Vernon, WA 98274

State of Washington  
County of Skagit  
Loan Number: 2003549041



200201300152  
Skagit County Auditor  
1/30/2002 Page 1 of 1 11:18AM

## Substitution of Trustee and Full Reconveyance

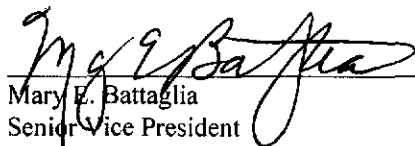
The undersigned Bank of America, N.A., a national banking association, as the owner and holder of the Notes secured by Deed of Trust dated, 03/23/2000, made by John Schommer and Paula Schommer, Trustor(s) to Evergreen Title Company, as Trustee and Cascade Bank as Beneficiary, which Deed of Trust was recorded 03/28/2000, as Document No. 200003280108 in the office of the County Auditor of Skagit, State of Washington, hereby substitutes PRLAP, Inc., as trustee under said Deed of Trust.

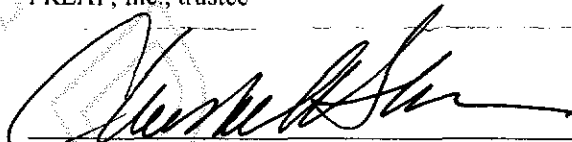
PRLAP, Inc. hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED 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, 01/14/2002

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

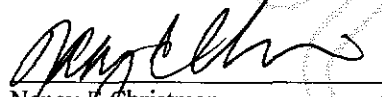
  
Mary E. Battaglia  
Senior Vice President

  
Christine A. Skowron  
Assistant Vice President

STATE OF New York, COUNTY OF Erie

On 01/14/2002 before me, the undersigned, personally appeared Mary E. Battaglia, Senior Vice President and Christine A. Skowron, 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:  
Mary Beth Hubbard  
Bank of America Mortgage  
475 CrossPoint Pkwy, Getzville NY 14068

  
Nancy E. Christman  
Notary Public, State of New York  
Qualified in Erie County  
Commission Expires July 18, 2002

