WHEN RECORDED MAIL TO: Lynn M Christofersen

9720 Padilla Hieghts Road Anacortes, WA 98221

State of Washington County of Skagit

Loan Number: 6760638624

200301220047 Skagit County Auditor

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9:55AM

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, 08/24/1999, made by Lynn M Christofersen, Trustor(s) to First American Title Insurance Company, as Trustee and Bank Of America, N.A. as Beneficiary, which Deed of Trust was recorded 09/01/1999, as Document No. 199909010070 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

Suzanne M. Haumesser

Senior Vice President

Michele Holtz

Assistant Vice President

STATE OF New York, COUNTY OF Erie

On 01/03/2003 before me, the undersigned, personally appeared Suzanne M. Haumesser, Senior Vice President and Michele Holtz, 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:

Jennifer Ribbeck

Bank of America Mortgage

475 CrossPoint Pkwy, Getzville NY 14068

Nancy A Miller

Notary Public, State of New York

Qualified in Erie County

Commission Expires April 05, 2003