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REAL ESTATE LOAN SERVICE CENTER #791
BANK OF AMERICA NT & SA

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ZAVEN DERSTEPANIA
28602 CEDAR RIDGE ROAD
TRABUCO CANYON, CA 92679

PF: 09-06-90
LN #094162-0
Escrow #88990

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned BANK OF AMERICA NT & SA
as the owner and holder of the Note secured by Deed of Trust dated MAY 20, 1976 made
by RICHARD H. GIBB AND CAROL M. GIBB, HUSBAND AND WIFE
to TITLE INSURANCE AND TRUST COMPANY, A CALIFORNIA CORPORATION
for BANK OF AMERICA NATIONAL TRUST AND SAVINGS

trustor(s),
trustee,
Beneficiary,

which Deed of Trust was recorded JULY 12, 1976, in Instrument 1651 NEVADA
Book 776 Page 495, Official Records of DOUGLAS County, ~~XXXXXX~~
hereby substitutes CONTINENTAL AUXILIARY COMPANY, a California corporation, as Trustee
under said Deed of Trust.

CONTINENTAL AUXILIARY COMPANY, hereby accepts said appointment as 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 estate now held by it under said Deed of Trust

IN WITNESS WHEREOF, the owner and holder above named, and CONTINENTAL AUXILIARY
COMPANY, as successor Trustee, has caused this instrument to be executed, each in its
respective interest.

Dated: SEPTEMBER 21, 1990
BANK OF AMERICA NT & SA

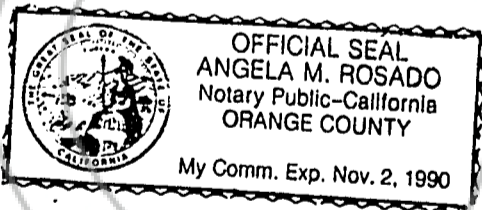
By *M. Simnitt*
By M. SIMNITT
ASSISTANT VICE PRESIDENT

CONTINENTAL AUXILIARY COMPANY
By: *C. Pensó* its agent
C. PENSO, ASSISTANT CASHTER

STATE OF CALIFORNIA)
COUNTY OF ORANGE)SS.

On this 21 day of SEPTEMBER, 1990, before me, the undersigned, a Notary public
in and for said state, personally appeared M. SIMNITT known to me to be the
person who executed the within instrument as ASSISTANT VICE PRESIDENT on behalf of
Bank of America National Trust and Savings Association, a national banking association,
and acknowledged to me that the association executed it.

WITNESS my hand and official seal

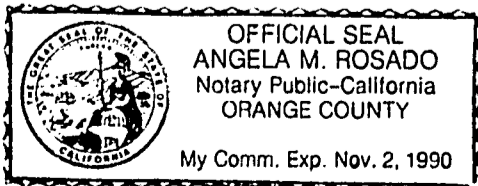


Angela M. Rosado
Notary Public in and for said County and State

STATE OF CALIFORNIA)
COUNTY OF ORANGE)SS

On this 21 day of SEPTEMBER, 1990, before me, the undersigned, a
Notary Public in and for said State, personally appeared C. PENSO
an officer to wit: ASSISTANT CASHIER of BANK OF AMERICA NATIONAL
TRUST AND SAVINGS ASSOCIATION, and ex-officio
agent of CONTINENTAL AUXILIARY COMPANY, a corporation, known to me to be the
person who executed the within instrument on behalf of CONTINENTAL AUXILIARY
COMPANY, a corporation, therein named, and acknowledged to me that said
CONTINENTAL AUXILIARY COMPANY, a corporation, executed the same, as such
Trustee.

WITNESS my hand and official seal



Notary Public in and for said County and State

Angela M. Rosado 237363
BOOK 1090 PAGE 3679

COPY

REQUESTED BY
PACIFIC TITLE, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'90 OCT 24 AIO:16

SUZANNE BEAUREAU
RECORDER
\$ 8.00 PAID BH DEPUTY

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BOOK 1090 PAGE 3680