



Bank of America

When Recorded Mail to:
RAMSEY KENNETH W
REALTY C/O I
PO BOX 1400

ZEPHYR COVE

NV

89448

Loan Number: 0009409017
FF: 06-25-92

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, VALLEY BANK OF NEVADA

as the owner and holder of
the Note secured by Deed of Trust dated 04-19-79, made by:
KENNETH W. RAMSEY AND MARY ANN RAMSEY, HUSBAND AND WIFE

Trustor(s) to

LAWYERS TITLE INSURANCE CO
Trustee, for

SECURITY NATIONAL BANK OF NEVADA

Beneficiary, which Deed of Trust was recorded 04-20-79, as
Instrument No. 28377, in Book 479, Page 1175

Official Records of DOUGLAS County, ~~Clark County~~ NEVADA, hereby
substitutes CONTINENTAL AUXILIARY COMPANY, a California
corporation, as Trustee in Lieu of the Trustee therein.

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: 06/26/92
VALLEY BANK OF NEVADA

CONTINENTAL AUXILIARY COMPANY

By: *Kathleen Pechman*
KATHLEEN PECHMAN
ASST. VICE PRESIDENT
STATE OF CALIFORNIA
COUNTY OF ORANGE

By: *M. Reyes* its agent
M. Reyes
Assistant Cashier

On 7/9/92, before me, the undersigned a Notary Public in and
for said County and State, personally appeared *Kathleen Pechman*
known to me to be the *Asst. Vice President*, the Corporation
that executed the within instrument, and also known to me to
be the persons who executed the within instrument, on behalf of
the Corporation herein named, and acknowledged to me that such
Corporation executed the same.

WITNESS my hand and official seal

Notary Public in and for said County and State



NOTARY PUBLIC
STATE OF NEVADA
County of Clark
Nancy C. Rhody
My Appointment Expires April 15, 1995

Lg**

284296

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CORPORATE ACKNOWLEDGMENT

State of California

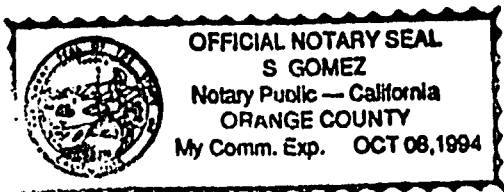
County of ORANGE

On this 2 day of JULY, in the year 1992, before me, the undersigned,
a Notary Public in and for the ORANGE County, personally appeared M. REYES

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) who executed the
within instrument as ASST. CASHIER or

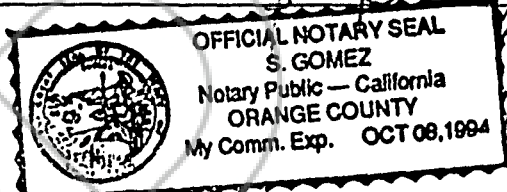
(SEAL)

on behalf of the Corporation therein named and acknowledged to me that the Corporation executed it.



WITNESS my hand and official seal,

S. Gomez



P-169x 10-86 (REPRINT 2-89)

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REQUESTED BY
B. H. A.
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

92 JUL 27 12:58

SUZANNE B. ADREAU
RECORDER
PAID K2 DEPUTY

284296

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