

Substitution of Trustee

WHEREAS, Gary B. Williams and Judy C. Williams, his wife
Lawyers Title of Northern Nevada, a Nevada corporation was the original Trustor,
Valley Bank of Nevada, a Nevada corporation was the original Trustee, and
 was the original Beneficiary under that certain Deed of Trust dated April 1, 1986
 and recorded on April 9, 1986, book 486, page 900 of Official
 Records of Douglas County, Nevada, as document number 133216
 and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and
 stead of said original Trustee thereunder, in the manner in said Deed of Trust provided.

NOW, THEREFORE, the undersigned hereby substitutes Bank of America

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the
 singular number includes the plural.

Dated October 23, 1992.

BANK OF AMERICA, FORMERLY VALLEY BANK
 OF NEVADA, A NEVADA CORPORATION

by: Bob Walter
 Bob Walter
 Manager Real Estate Industries North

FOR CORPORATE ACKNOWLEDGMENT

STATE OF NEVADA }
 COUNTY OF _____ } SS.

On _____ personally appeared before
 me, a Notary Public, in and for said County and State,
 _____ known
 to me to be the _____ of the Corporation
 that executed the foregoing instrument and upon oath, did
 depose that he is the officer of the Corporation as above
 designated; that he is acquainted with the seal of said Corpora-
 tion and that the seal affixed to said instrument is the Corporate
 seal of said Corporation; that the signatures to said instrument
 were made by officers of said Corporation as indicated after said
 signatures; and that the said Corporation executed the said
 instrument freely and voluntarily and for the uses and purposes
 therein mentioned.

Signature _____

Name (Typed or Printed)

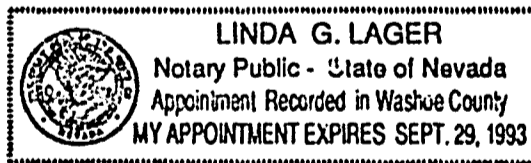
FOR INDIVIDUAL ACKNOWLEDGMENT

STATE OF NEVADA }
 COUNTY OF Washoe } SS.

On October 23, 1992 personally appeared before
 me, a Notary Public, in and for said County and State,
Bob Walter known
 to me to be the person _____ described in and who executed the
 foregoing instrument, who acknowledged to me that _____ he _____
 executed the same freely and voluntarily and for the uses
 and purposes therein mentioned.

Signature Linda G. Lager

Linda G. Lager
 Name (Typed or Printed)



(This area for official notarial seal)

Escrow No. DO-15455-CE

THIS FORM FURNISHED BY NORTHERN NEVADA TITLE COMPANY

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

Name
 Street
 Address
 City &
 State

SPACE BELOW THIS LINE FOR RECORDER'S USE

REQUESTED BY
Northern Nevada Title Company
 IN OFFICIAL RECORDS OF
 DOUGLAS CO., NEVADA

'92 NOV -3 P3:37

SUZANNE BEAUDREAU
 RECORDER **292313**

\$5.00 PAID OK DEPUTY

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