nk of America

When Recorded Mail to: SKINNER GARY P SKINNER LORI P.O. BOX 3042

CARSON CITY

NV

89702

Loan Number: 0009415572 PF: XXXXXXXXXXXXX 07-29-93

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, VALLEY MORTGAGE COMPANY

as the owner and holder of the Note secured by Deed of Trust dated 01-02-91, made by: GARY SKINNER AND LORE SKINNER, HUSBAND AND WIFE AS JOINT **TENANTS** Trustor(s) to

WESTERN TITLE COMPANY

Trustee, for

VALLEY MORTGAGE COMPANY

Reneficiary, which Deed of Trust was recorded 01-24-91, , in Book 191 Page 2887 Instrument No. 243505 Official Records of DOUGLAS substitutes EQUITABLE DEED COMPANY, a California Corporation, as Trustee in Lieu of the Trustee therein.

EQUITABLE DEED COMPANY, a California Corporation, 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 EQUITABLE DEED COMPANY, as successor Trustee, has caused this instrument to be executed, each in its respective interest.

Dated: 08/04/93

VALLEY MORTGAGE COMPANY

EQUITABLE DEED COMPANY AS SUCCESSOR BY MERGER TO CONTINENTAL AUXILIARY COMPANY, A CALIFORNIA CORPORATION

_its agents

Penso

Assistant Secretary

C. PENSO, ASST. SECRETARY

STATE OF CALIFORNIA,

COUNTY OF ORANGE

On 08/04/93, before me, DINA C. YOGI , a Notary Public, in and for Orange County, personally appeared C. Penso, Assistant Secretary, persoantly known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument OFFICIAL SEAL DINA C. YOGI DINA C. YOGI ONTARY PUBLIC: CALIFORNIA O

WITNESS my hand and official seal

Signature: _

Bank of America National Trust and Savings Association

Notary Public in and for said County and State.

RA TP NV

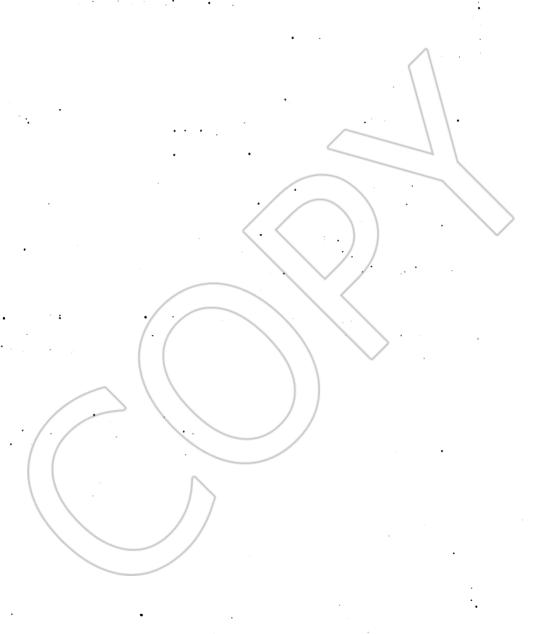
315359

3800 West Chapman Avenue

4 to 10 to 1 to 1

Orange, California 92668

ORANGE COUNT My Commission Expires Apr 15, 1994 (



REQUESTED BY

IN OFFICIAL RECORDS OF
DOUGLAS COLLINIVADA

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SUZANNE DE AUGREAU
SE PAID DEPL

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