



Bank of America

When Recorded Mail to:
GIROUD JON A
GIROUD LISA G
P O BOX 1081

MINDEN

NV

89423

Loan Number: 0009426671
PF: 07-06-93

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 06-24-91, made by:
JON ARTHUR GIROUD AND LISA GAYE GIROUD, HUSBAND AND WIFE AS
JOINT TENANTS Trustor(s) to

WESTERN TITLE COMPANY

Trustee, for

VALLEY MORTGAGE COMPANY

Beneficiary, which Deed of Trust was recorded 06-28-91, as
Instrument No. 254080, in Book 691, NEVADA Page 4755
Official Records of DOUGLAS County, ~~XXXXXXXXXXXX~~ hereby
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

By:  its agents
C. Penso
Assistant Secretary

By: 
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, personally 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.

WITNESS my hand and official seal

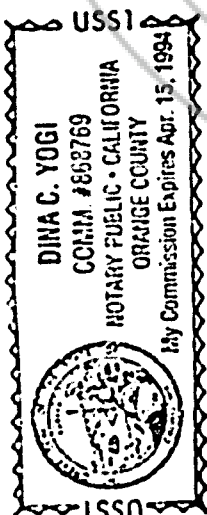
Signature: 

Notary Public in and for said County and State.

RA TF NV

315363

BK 0893 PG 3475



COPY

REQUESTED BY
B of A
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'93 AUG 18 AIO:56

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DOUGLAS COUNTY CLERK
\$ 8.00 PAID Kg DEPUTY