Bank of America

Demands Box 5710 Orange, CA 92613-5710

WHEN RECORDED MAIL TO:

Janice Florey Po Box 814 Minden

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NV 89423

LOAN NO. 942256-1

PF:11-16-93

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

as the owner and holder of Note secured by Deed of Trust dated 12-01-90, made by

JANICE FLOREY, AN UNMARRIED WOMAN

Trustor(s),

to WESTERN TITLE COMPANY, Trustee,

for VALLEY MORTGAGE COMPANY, INC. as Beneficiary, which Deed of Trust was recorded on 12-05-90, as Instrument No. 240421, in Book 1290, on Page 506, Official Records of DOUGLAS County, NEVADA, hereby substitutes EQUITABLE DEED COMPANY, a California Corporation, as Trustee under said Deed of Trust.

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, a California Corporation, as successor Trustee, has caused this Instrument to be executed, in its respective interest.

DATED: November 29, 1993

BANK OF AMERICA, NT & SA, successor in interest to VALLEY MORTGAGE COMPANY

EQUITABLE DEED COMPANY

M. REXES, Assistant Cashier

Corinne Dedeaux, Vice President

State of California

County of Orange

SS.

On 11-29-93, before me, DINA YOGI , a Notary Public in and for for Orange, California, said County and State, personally appeared Corinne Dedeaux, Vice President, and M. REYES, Assistant Cashier, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument.

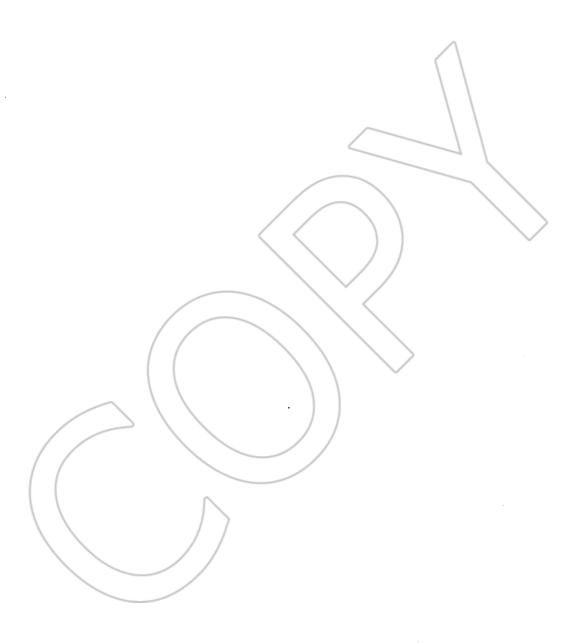
WITNESS my hand and official seal.

Notary Public Signature

RC102 by 272

DINA C. YOGI
COMM. #868769
NOTARY PUBLIC • CALIFORNIA
ORANGE COUNTY
My Commission Expires Apr. 15, 1994

325497



REQUESTED BY

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IN OFFICIAL RECORDS OF

DOUGLAS CO. NEVADA

93 DEC 20 P1:23

SUZANNE BEAUDREAU

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