

WHEN RECORDED MAIL TO:

Richard Gruber
Lee Gruber
P O Box 849
Minden

NV 89423

LOAN NO. 938537-1

PF:09-14-93

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

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

as the owner and holder of Note secured by Deed of Trust dated
05-17-90, made by
RICHARD GRUBER AND LAS GRUBER,
HUSBAND AND WIFE AS JOINT TENANTS Trustor(s),
to WESTERN TITLE COMPANY, Trustee,
for VALLEY MORTGAGE COMPANY as Beneficiary,
which Deed of Trust was recorded on 05-25-90, as Instrument
No. 226812, in Book 590, on Page 3950, 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
THERE TO, 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 26, 1993

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

EQUITABLE DEED COMPANY

M. REYES, Assistant Cashier

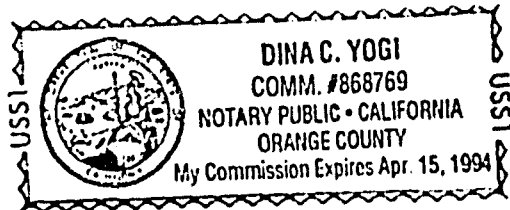
Corinne Dedeaux, Vice President

State of California }
County of Orange } SS.

On 11-26-93, 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.

Dina Yogi
Notary Public Signature



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COPY

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

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SUZANNE MAUREAU
RECORDER
\$11.00 PAID KD DEPUTY