WHEN RECORDED MAIL TO:

Chuck A Lacey Susan L Lacey 1281 Bodie Ct Garnerville

NV 89410

LOAN NO. 938017-5

of Trust.

PF: 12-29-93

## 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 O5-07-92, made by CHUCK A. LACEY AND SUSAN L. LACEY, HUSBAND AND WIFE AS JOINT TENANTS Trustor(s), to STEWART TITLE OF CARSON CITY, Trustee, for VALLEY MORTGAGE COMPANY, INC. as Beneficiary, which Deed of Trust was recorded on 05-19-92, as Instrument No. 279016, in Book 592, on Page 3365, Official Records of DOUGLAS County, NEVADA ., hereby substitutes EQUITABLE DEED COMPANY, a California Corporation, as Trustee under said Deed

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: January 11, 1994

BANK OF AMERICA, NT & SA, SUCCESSO: in interest to VALLEY MORTGAGE COMPANY BANK OF AMERICA successor EQUITABLE DEED COMPANY

Kssistant Cashier M. REYES

Corinne Dedeaux, Vice President

State of California

County of Opange

On 01-11-94, 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.

SS.

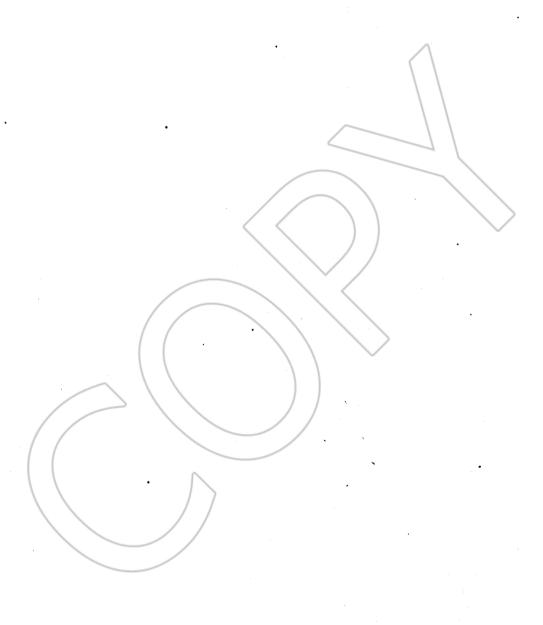
WITNESS my hand and official seal.

RC102 by 272

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

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REQUESTED BY

REQUESTED BY

IN OFFICIAL RECORDS OF
DOUGLAS CO... NEVADA

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