

RECORDING REQUESTED BY:
BANK OF AMERICA 8118

WHEN RECORDED MAIL TO:
Kenneth Dale Pinnon
Paula Kay Pinnon
986 Bollen Cir
Gardnerville NV 89410

LOAN NO. 938215-1

PF:02-16-94

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 06-19-92, made by KENNETH DALE PINNON AND PAULA KAY PINNON, HUSBAND AND WIFE AS JOINT TENANTS Trustor(s), to STEWART TITLE OF CARSON CITY, Trustee, for VALLEY MORTGAGE COMPANY as Beneficiary, which Deed of Trust was recorded on 06-29-92, as Instrument No. 282108, in Book 692, on Page 5211, 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: March 02, 1994

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

EQUITABLE DEED COMPANY


M. REYES, Authorized Signer

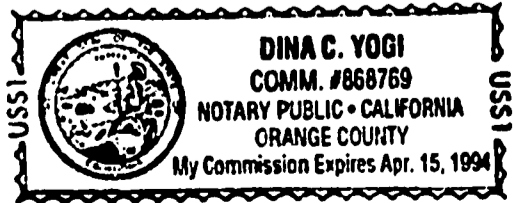

C. PENSO, Assistant Secretary

State of California }
County of Orange } SS.

On 03-02-94, before me, DINA C. YOGI a Notary Public in and for Orange, California, said County and State, personally appeared M. REYES, Authorized Signer and C. PENSO, Assistant Secretary 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



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COPY

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

'94 APR -7. 10:53

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MUZANNE BEAUDREAU
RECORDER
\$11.00 PAID K DEPUTY