

RECORDING REQUESTED BY:
BANK OF AMERICA 8118
P.O. Box 6012
CYPRESS CA 90630-0012

WHEN RECORDED MAIL TO:
David J Nicholson
Georgia R Nicholson
1390 Topaz Ln
Gardnerville NV 89410

LOAN NO. 939961-5 PF:04-18-94

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 04-02-91, made by DAVID J. NICHOLSON AND GEORGIA RUTH NICHOLSON, HIS WIFE AS JOINT TENANTS Trustor(s), to FIRST NEVADA TITLE COMPANY, Trustee, for VALLEY MORTGAGE COMPANY as Beneficiary, which Deed of Trust was recorded on 04-08-91, as Instrument No. 248007, in Book 491, on Page 816, 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: April 25, 1994

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

EQUITABLE DEED COMPANY

M. Reyes
M. REYES, AUTHORIZED OFFICER

C. DeDeaux
C. DEDEAUX, VICE PRESIDENT

State of California }
County of Orange } SS.

On 04-25-94, before me, KATHY A. OWEN, a Notary Public in and for Orange, California, said County and State, personally appeared M. REYES, AUTHORIZED OFFICER and C. DEDEAUX, VICE PRESIDENT personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons 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.
Kathy A. Owen
Notary Public Signature



COPY

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

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SUZANNE BLAUDREAU
RECORDER

\$11.00 PAID *[Signature]* DEPUTY