

RECORDING REQUESTED BY:
BANK OF AMERICA 8118

WHEN RECORDED MAIL TO:
David Pedersen
Babara M Pedersen
304 E Oakshire Dr
Elko NV 89801

LOAN NO. 937974-6

PF:04-08-94

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned BANK OF AMERICA, NT & SA, successor in interest to VALLEY MORTGAGE COMPANY, INC. as the owner and holder of Note secured by Deed of Trust dated 04-21-92, made by DAVID C. PEDERSEN AND BARBARA M. PEDERSEN, HUSBAND AND WIFE AS JOINT TENANTS Trustor(s), to STEWART TITLE OF NORTHERN NEVADA, Trustee, for VALLEY MORTGAGE COMPANY, INC. as Beneficiary, which Deed of Trust was recorded on 05-01-92, as Instrument No. 277675, in Book 592, on Page 079, 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 21, 1994

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

EQUITABLE DEED COMPANY


M. REYES, AUTHORIZED OFFICER


C. DEDEAUX, VICE PRESIDENT

State of California

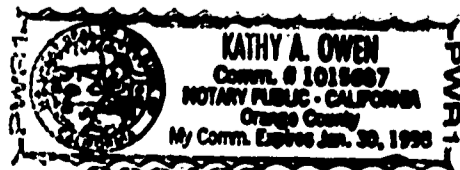
SS.

County of Orange

On 04-21-94, before me, KATHY 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.


Notary Public Signature



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COPY

REQUESTED BY

S. D. A.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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SUZANNE BLAUBREAU
RECORDER

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\$11.00 PAID LD DEPUTY