

RECORDING REQUESTED BY:
BANK OF AMERICA 8118

WHEN RECORDED MAIL TO:
James K Dempster
920 Dresslerville Rd
Gardnerville NV 89410

LOAN NO. 942200-5

PF:04-28-94

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned BANK OF AMERICA, NT & SA, successor in interest to SECURITY NATIONAL BANK OF NEVADA as the owner and holder of Note secured by Deed of Trust dated 04-05-72, made by CHARLES E. CADMAN AND MARGARET CADMAN, HUSBAND AND WIFE, AS JOINT TENANTS Trustor(s), to SILVER STATE TITLE COMPANY, Trustee, for SECURITY NATIONAL BANK OF NEVADA as Beneficiary, which Deed of Trust was recorded on 04-10-72, as Instrument No. 58682, in Book 98, on Page 675, 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: May 06, 1994

BANK OF AMERICA, NT & SA, successor
in interest to
SECURITY NATIONAL BANK OF NEVADA

EQUITABLE DEED COMPANY

C. DEDEAUX, VICE PRESIDENT

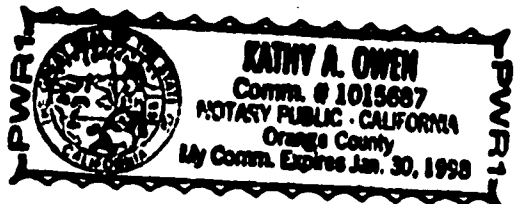
M. REYES, AUTHORIZED OFFICER

State of California }
County of Orange } SS.

On 05-06-94, before me, KATHY A. OWEN, a Notary Public in and for Orange, California, said County and State, personally appeared C. DEDEAUX, VICE PRESIDENT and M. REYES, AUTHORIZED OFFICER 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

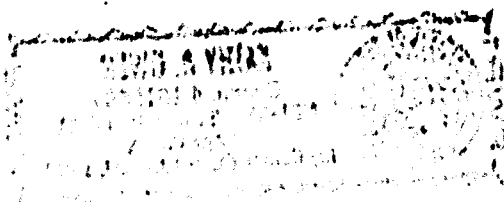


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COPY



REQUESTED BY
Bank of America
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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SUZANNE CLAUDREAU
RECORDER
\$11.00 PAID: *K2* DEPUTY