WHEN RECORDED MAIL TO:

Paul D Bradbury Leslie A Bradbury P O Box 223 Gardnerville

NV 89410

F56178CA

LOAN NO. 942094-1

PF: 12-02-93

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 02-06-92, made by PAUL D. BRADBURY AND LESLIE A. BRADBURY, 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 02-13-92, as Instrument No. 270987, in Book 292, on Page 1997, 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: December 09, 1993

BANK OF AMERICA, NT & SA, successor in interest to valley mortgage company

M. REYES, Assistant Cashier

EQUITABLE DEED COMPANY

C. Penso, Assistant Secretary

State of California

SS.

County of Orange

On 12-09-93, before me, DINA YOGI , a Notary Public in and for for Orange, California, said County and State, personally appeared C. Penso, Assistant Secretary, 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.

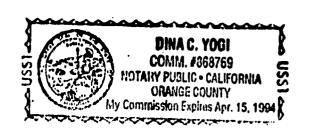
WITNESS my hand and official seal.

Notary Public Signature

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WESTERN TITLE COMPANY, INC.

N OFFICIAL RECORDS OF DOUGLAS CO.. NEVADA

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RECORDER
PAID PAID DEPUTY