

RETURN TO:
WESTERN TITLE COMPANY, INC.
P.O. BOX 3745
STATELINE, NV 89449

S60932LB

BANK OF AMERICA

SUBSTITUTION OF TRUSTEE AND
DEED OF RECONVEYANCE

BANK OF AMERICA NEVADA, a Nevada banking corporation is the owner and holder of the note secured by the Deed of Trust dated, March 19 1993, made by Annmaria Visnovits, an unmarried woman

Trustors to Western Title Company, Inc., Trustee which Deed of Trust was recorded in the office of the County Recorder of Douglas County, Nevada, in Book 393, at Page 5793/5799, Document No. 303305, hereby substitutes Bank of America Nevada as Trustee in lieu of the above named Trustee under said Deed of Trust.

BANK OF AMERICA NEVADA hereby accepts said appointment as Trustee under said Deed of Trust, and, as successor Trustee, 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 estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, BANK OF AMERICA NEVADA has caused these presents to be executed by it this 19th day of April, 19 94, as Beneficiary and Trustee.

Beneficiary and Trustee:

BANK OF AMERICA NEVADA

By: Karen Denton
Karen Denton
Title: Servicing Supervisor

STATE OF NEVADA
COUNTY OF Clark

On April 19, 1994, before me, the undersigned, a notary public in and for said County and State, personally appeared Karen Denton, known to me to be the Servicing Supervisor of Bank of America Nevada and acknowledge to me that Bank of America Nevada executed the instrument.

Maria E. Inocencio
Notary Public



NOTARY PUBLIC
STATE OF NEVADA
County of Clark
Maria E. Inocencio
My Appointment Expires June 20, 1995

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'94 DEC 22 P12:18

SUZANNE BEAUDREAU
RECORDER

PAID 100 DEPUTY

353120

BK 1294 PG 3424