

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

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The undersigned, BANK OF AMERICA NEVADA, is the Owner and Holder of the note and Deed of Trust dated APRIL 11, 1994 executed by DENNIS L ARMANTROUT AND DENISE ARMANTROUT, WHO ARE MARRIED TO EACH OTHER as Trustors to WESTERN TITLE COMPANY as Trustee, for the benefit of BANK OF AMERICA NEVADA as beneficiary, which Note and Deed of Trust was recorded in the office of the County Recorder of DOUGLAS County, Nevada, as Document No. 335270, Book No. 0494 Page No. 2889-2893 on APRIL 14, 1994.

NOW THEREFORE, the undersigned, present Beneficiary, hereby substitutes BANK OF AMERICA NEVADA as Trustee in lieu of the above named Trustee under Note and Deed of Trust. hereby accepts appointment as Trustee under said Note and Deed of Trust; and as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of Said note and Deed of Trust does hereby reconvey unto parties entitled thereto all right, Title, and Interest heretofore acquired by said Note and Deed of Trust.

SUBSTITUTION OF TRUSTEE
BANK OF AMERICA, NEVADA
a Nevada Corporation

DEED OF RECONVEYANCE
BANK OF AMERICA, NEVADA
a Nevada Corporation

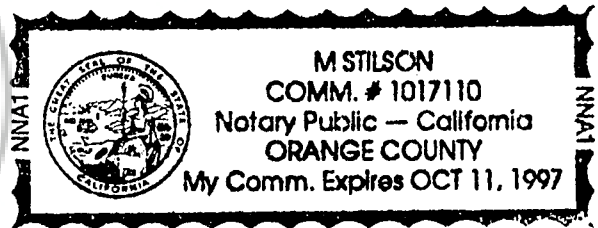
BY: [Signature]
J. S. RACELIS, Authorized Officer

BY: [Signature]
J. S. RACELIS, Authorized Officer

State of California
ss)
County of Orange

On DECEMBER 30, 1994 personally
appeared before me, a Notary Public,
J. S. RACELIS
who acknowledged that (s) he executed the
above instrument.

[Signature]
NOTARY PUBLIC



RECORDING REQUESTED BY:
RE: 200-306-0063842-9001
and when recorded, mail to:

✓ **Bank of America**

P.O. Box 2240
Brea, CA 92622

DENNIS L ARMANTROUT
DENISE ARMANTROUT
681 ANN WAY
GARDNERVILLE, NV 89410

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

'95 JAN 17 AM 11:20

LINDA SLATER
RECORDER
\$10.00 PAID Ke DEPUTY

354423
BK 0195 PG 2105