

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

KB

The undersigned, BANK OF AMERICA NEVADA, is the Owner and Holder of the note and Deed of Trust dated MARCH 23, 1994, executed by WILLI RUPPEL, A MARRIED PERSON 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. 333576, Book No. 0394 Page No. 5842-5845 on MARCH 29, 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

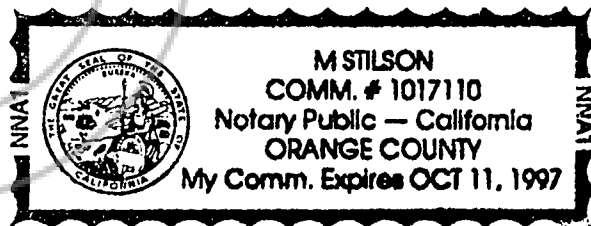
BY: [Signature]  
J. S. RACELIS, Authorized Officer

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:



WILLI RUPPEL  
1015 MARSHA LANE  
GARDNERVILLE, NV 89410

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

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LINDA SLATER  
RECORDER  
\$10.00 PAID TO DEPUTY