

10 - BANK OF AMERICA
P.O. Box 2240
BRELA CA 92622

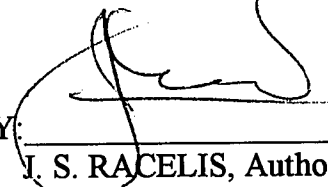
SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

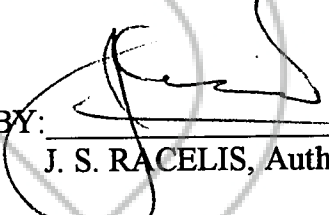
13 The undersigned, BANK OF AMERICA NEVADA, is the Owner and Holder of the note and Deed of Trust dated MAY 20, 1994, executed by BRADLEY E HOLT AND KELLY M HOLT, WHO ARE MARRIED TO EACH OTHER as Trustors to WESTERN TITLE COMPANY as Trustee, for the benefit of BANK OF AMERICA NEVADA as beneficiary, which Note and Deed of Trust was recorded in the office of the County Recorder of DOUGLAS, County, Nevada, as Document No. 338216, Book No. 0594 on MAY 24, 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. BANK OF AMERICA NEVADA 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

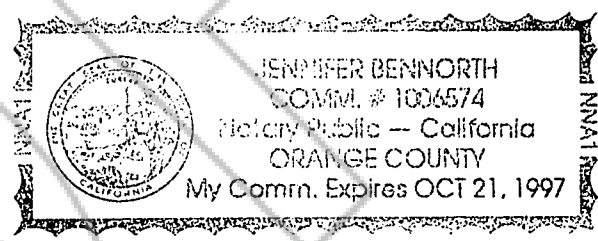
DEED OF RECONVEYANCE
BANK OF AMERICA NEVADA

BY: 
J. S. RACELIS, Authorized Officer

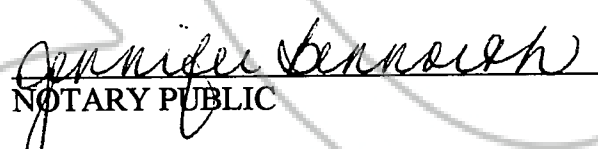
BY: 
J. S. RACELIS, Authorized Officer

State of California
ss)
County of Orange

On JANUARY 18, 1995, personally
appeared before me, a Notary Public,
J. S. RACELIS



_____ who acknowledged that (s) he executed the above instrument.


NOTARY PUBLIC

RECORDING REQUESTED BY:
RE: 200-306-0123331-9001
and when recorded, mail to:

BRADLEY E HOLT
KELLY M HOLT
PO BOX 2197
MINDEN NV 89423

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

'95 JAN 23 AM 1:10

354771

BK0195PG2869

LINDA SLATER
RECORDER
\$10.00 PAID KJ DEPUTY