

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, BANK OF AMERICA, NEVADA, is the Owner and Holder of the note and Deed of Trust dated January 27, 1993 executed by DEBRA A HEATH AND DAVID L HEATH, HUSBAND AND WIFE AS JOINT TENANTS as Trustors to STEWART TITLE 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. 298368, Book No. 193 Page 4174 on January 28, 1993.

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

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

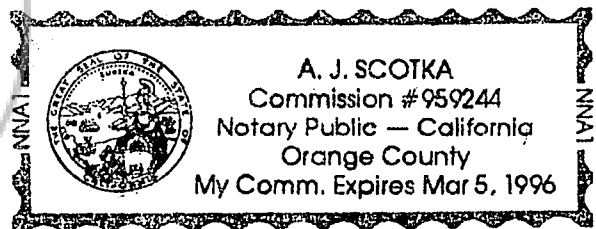
STATE OF CALIFORNIA }
 } SS.
COUNTY OF ORANGE }

A.J. Scotka

On November 07, 1995 before me, A.J. Scotka, a Notary Public in and for said County and State, personally appeared J. S. RACELIS, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

[Signature]
(Signature)



RECORDING REQUESTED BY
and when recorded mail to:

DEBRA HEATH
DAVID L HEATH
1419 JOBS PEAK DR
GARDNERVILLE, NV 89410
200-306-0040550-9001
ESCROW #:

U1324270

REQUESTED BY
Bank of America
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'95 NOV 13 P1:00

Bank of America

P.O. Box 2240
Brea, CA 92622

374691

LINDA SLATER
RECORDER
PAID [Signature] DEPUTY

BK 1.195 PG 1948