

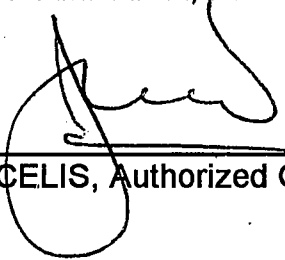
SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, BANK OF AMERICA, NEVADA, formerly SECURITY PACIFIC BANK NEVADA is the Owner and Holder of the note and Deed of Trust dated November 15, 1991 executed by JOHN A. TURCICH AND BERYL TURCICH, HUSBAND AND WIFE AS JOINT TENANTS as Trustors to STEWART TITLE OF DOUGLAS COUNTY as Trustee, for the benefit of Bank of America, Nevada, formerly SECURITY PACIFIC BANK 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. 265319, Book No. 1191 Page 2899-2905 on November 19, 1991.

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

COUNTY OF ORANGE

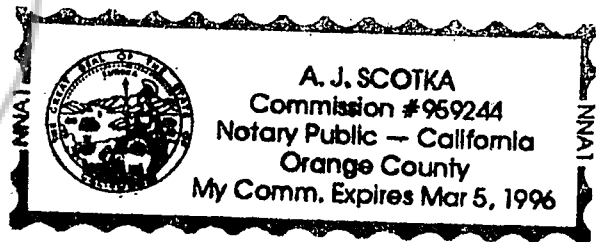
} SS.

A.J. Scotka

On December 11, 1995 before me, _____, 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)




RECORDING REQUESTED BY
and when recorded mail to:

JOHN TURCICH
BERYL TURCICH
3675 SUMMER HILL
CARSON CITY, NV 89705
200-306-0153445-6998
ESCROW #:

U1324101

REQUESTED BY

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'95 DEC 18 A10:20

LINDA SLATER
RECORDER
\$10.00 PAID  DEPUTY

377029
BK 1295 PG 2464