SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, BANK OF AMERICA, NEVADA, formerly VALLEY BANK OF NEVADA is the Owner and Holder of the note and Deed of Trust dated May 08, 1991 executed by ALAN D MCMILLIN AND SIRI C MCMILLIN, HUSBAND AND WIFE AS JOINT TENANTS

as Trustors to FIRST CENTENNIAL TITLE COMPANY OF NEVADA as Trustee, for the benefit of Bank of America, Nevada, formerly VALLEY BANK OF 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. 250494, Book No. 591 Page 1676-1682 on May 13, 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

J.S.RACELIS, Authorized Officer

DEED OF RECONVEYANCE BANK OF AMERICA, NEVADA

J.S.RACELIS, Authorized Officer

STATE OF CALIFORNIA

SS.

COUNTY OF ORANGE

A.J. Scotka On December 14, 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)

A. J. SCOTKA Commission #959244 Notary Public — California **Orange County** My Comm. Expires Mar 5, 1996

RECORDING REQUESTED BY and when recorded mail to:

ALAN MCMILLIN SIRI MCMILLIN 1692 SUNSHINE RD MINDEN, NV 89423 200-306-0040212-9001 ESCROW #:

U1324101

RTN TO BANK OF America PO Box 2240 Brea, CA 92622

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PAID KO DEPUTY