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 December 01, 1993 executed by JERRY W GREGORY AND DARLENE GREGORY, 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. 324267, Book No. 1293 Page 0993 on December 06, 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

BY:

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

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:

JERRY GREGORY
DARLENE GREGORY
987 FAIRWAY DR
GARDNERVILLE, NV 89410
200-306-0122226-9001
ESCROW #: F71235SC

WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

'95 DEC 28 P3:40

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BK 1295PG4357

LINDA SLATER
RECORDER

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