

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 June 10, 1991 executed by FRANK J. BAUER AND KATHLEEN A. BAUER, HUSBAND AND WIFE AS JOINT TENANTS, WITH RIGHT OF SURVIVORSHIP

as Trustors to PACIFIC TITLE, INC. 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. 253134, Book No. 691 Page 2707 on June 18, 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: [Signature]
S. LYNCH, Authorized Officer

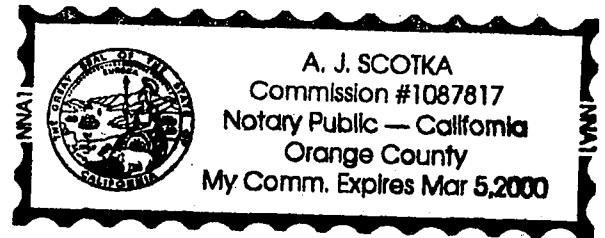
BY: [Signature]
S. LYNCH, Authorized Officer

STATE OF CALIFORNIA }
COUNTY OF ORANGE } SS.

On March 19, 1996 before me, A.J. Scotka, a Notary Public in and for said County and State, personally appeared S. LYNCH, 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:

FRANK BAUER
KATHLEEN BAUER
PO BOX 10372
ZEPHYR COVE, NV 89448
200-306-0151738-6998
ESCROW #: N/A

REQUESTED BY
[Signature]
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'96 MAR 25 11:45

LINDA SLATER
RECORDER
PAID [Signature] DEPUTY

383922

BK0396PG3785

✓ Bank of America
PO Box 2240
Brea, CA 92622