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 21, 1989 executed by JEFFRY W. BRUMBACH AND SUSAN BRUMBACH

as Trustors to FIRST NEVADA TITLE COMPANY 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. 205677, Book No. 689 Page 4281 on JUNE 28, 1989.

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. ALEJO, Authorized Officer

BY:

J. ALEJO, Authorized Officer

STATE OF CALIFORNIA

COUNTY OF ORANGE

ss.

On May 24, 1996 before me, ________, a Notary Public in and for said County and State, personally appeared J. ALEJO, 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

C. MAJITHIA
COMM. # 1013062
Notary Public — California
ORANGE COUNTY
My Comm. Expires JAN 9, 1998

RECORDING REQUESTED BY and when recorded mail to:

JEFFRY BRUMBACH SUSAN BRUMBACH

POUBY 1040Z

Sephy Cre, NU89448

SR-ARG

WESTERN TITLE COMPANY, INC.

'96 JIN -4 A11 :48

LINDA SLATER
REGORDER
PAID L DEPUTY

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