

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

07

The undersigned, BANK OF AMERICA, NEVADA, is the Owner and Holder of the note and Deed of Trust dated March 01, 1996 executed by DIXIE C. HARRIS, AN UNMARRIED PERSON as Trustors to EQUITABLE DEED 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. 382854, Book No. 0396 Page 1110 on March 08, 1996.

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: S. Lynch
S. LYNCH, Authorized Officer

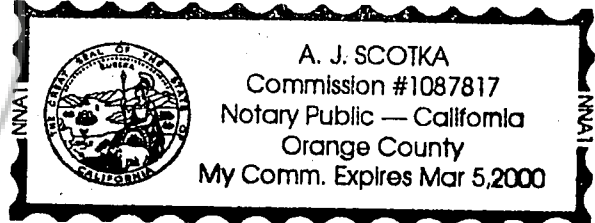
BY: S. Lynch
S. LYNCH, Authorized Officer

STATE OF CALIFORNIA }
COUNTY OF ORANGE } SS.

On July 02, 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.

A.J. Scotka
(Signature)



RECORDING REQUESTED BY
and when recorded mail to:

DIXIE HARRIS
1507 CANYON CT
GARDNERVILLE, NV 89410
200-306-0315952-6998
ESCROW #: F72746CA

U1324094

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

'96 JUL 10 AM 11:41

391702

BK 0796 PG 1325

LINDA SLATER
RECORDER
\$ 10.00 PAID K & DEPUTY