

Real Estate Loan Service Center When Recorded Mail To:

WERNER KARLINER BRIGITTE KARLINER 25 SANDRA RD HILLSBOROUGH, CA 94010

Loan Number: 0001861981 PF: 06/17/96

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Bank of America NT & SA , as the owner and holder of the Note secured by Deed of Trust dated, 08-20-73, made by WERNER A.G. KARLINER AND BRIGITTE KARLINER, HUSBAND AND WIFE AND STEFFI J. KARLINER, A SINGLE WOMAN.

Trustor(s), to FIRST AMERICAN TITLE COMPANY, as Trustee, for Bank of America NT & SA, as Beneficiary, which Deed of Trust was recorded 09-12-73, as Instrument/File No. 68757, in Book/Reel/Volume/Docket 9739 Page/Image 327, Official Records of **Douglas** County, Nevada, hereby substitutes Equitable Deed Company, a California Corporation, as Trustee under said Deed of Trust.

Equitable Deed Company, hereby accepts said appointment as Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, the owner and holder above named, and Equitable Deed Company, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated: July 11, 1996

Bank of America NT & SA

Equitable Deed Company, a California Corporation

C. Penso, Asst. Vice President

STATE OF CALIFORNIA COUNTY OF ORANGE M. Reyes, Authorized Officer

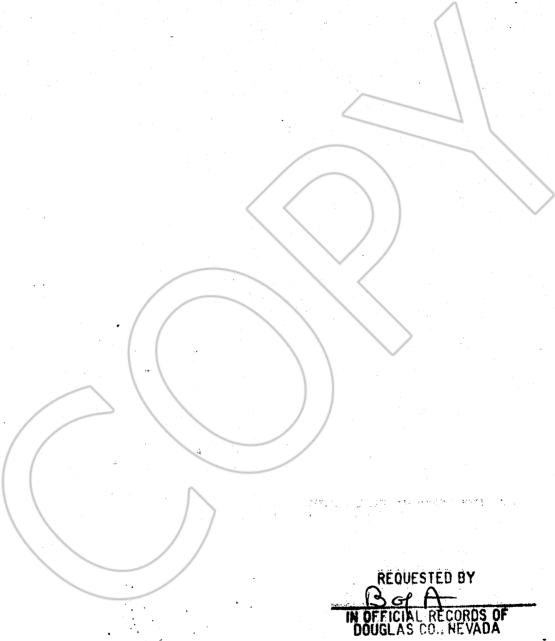
On 07/11/96, before me, Dina C. Yogi, a Notary Public, in and for Orange, California, said County and State, personally appeared C. Penso, Asst. Vice President and M. Reyes, Authorized Officer, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) 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.

Notary Public in and for said County and State

MR

DINA C. YOGI
COMM. # 1032822
Notary Public — California
ORANGE COUNTY
My Comm. Expires JUL 24, 1998



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