

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

The undersigned, BANK OF AMERICA, NEVADA, formerly VALLEY BANK OF NEVADA is the Owner and Holder of the note and Deed of Trust dated December 28, 1989 executed by RAYMOND W VANWINKLE AND CLAUDIA C VANWINKLE as Trustors to WESTERN TITLE COMPANY as Trustee, for the benefit of Bank of America, Nevada, formerly VALLEY BANK OF 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. 217252, Book No. 1289 Page 3114 on December 29, 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: S. Lynch  
S. LYNCH, Authorized Officer

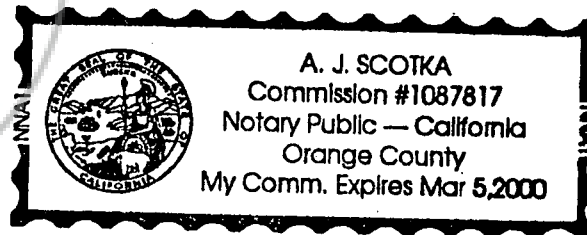
BY: S. Lynch  
S. LYNCH, Authorized Officer

STATE OF CALIFORNIA }  
COUNTY OF ORANGE } SS.

On August 13, 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:

RAYMOND VANWINKLE  
CLAUDIA VANWINKLE  
PO BOX 1741  
MINDEN, NV 89423  
200-306-0039909-9001  
ESCROW #: P72807JC

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

'96 AUG 22 AM 11:34

U1324250

394789

BK 0896 PG 3948

LINDA SLATER  
RECORDER  
PAID 10.00 DEPUTY