

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 May 08, 1991 executed by RAYMOND S. MEDEIROS AND SANDRA J. MEDEIROS, HUSBAND AND WIFE 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. 250595, Book No. 591 Page 1854 on May 13, 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: S. Lynch
S. LYNCH, Authorized Officer

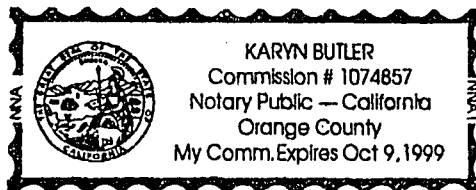
BY: S. Lynch
S. LYNCH, Authorized Officer

STATE OF CALIFORNIA }
 } SS.
COUNTY OF ORANGE }

On February 06, 1997 before me, Karyn Butler, 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.

Karyn Butler
(Signature)



RECORDING REQUESTED BY
and when recorded mail to:

RAYMOND MEDEIROS
957 ARROWHEAD DR
GARDNERVILLE, NV 89410
200-306-0151183-6998
ESCROW #:

REQUESTED BY
BPA
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER
\$10.00 PAID K DEPUTY