

Real Estate Loan Service Center When Recorded Mail To:

ARTHUR D KOENITZ MAUREEN WILSON 32 JESSICA DR. HOWELL, NJ 07731

Loan Number: 0009392017 PF: 02/24/97

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Bank of America NT & SA, successor in interest to Security Bank of Nevada , as the owner and holder of the Note secured by Deed of Trust dated, 12-06-83, made by ARTHUR D KOENITZ AND MAUREEN WILSON, HUSBAND AND WIFE AS JOINT TENANTS

Trustor(s), to SILVER STATE TITLE COMPANY, as Trustee, for Security Bank of Nevada, as Beneficiary, which Deed of Trust was recorded 12-15-83, as Instrument/File No. 092686, in Book/Reel/Volume/Docket 1283 Page/Image 1847, 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.

By

Dated: March 11, 1997

Bank of America NT & SA, successor in interest to

Security Bank of Nevada

E. Derstepanian, Asst. Vice President

Equitable Deed Company, a California Corporation

: M. Reyes, Authorized Officer

STATE OF CALIFORNIA COUNTY OF ORANGE

On 03/11/97, before me, Dina C. Yogi, a Notary Public, in and for Orange, California, said County and State, personally appeared E. Derstepanian, 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.

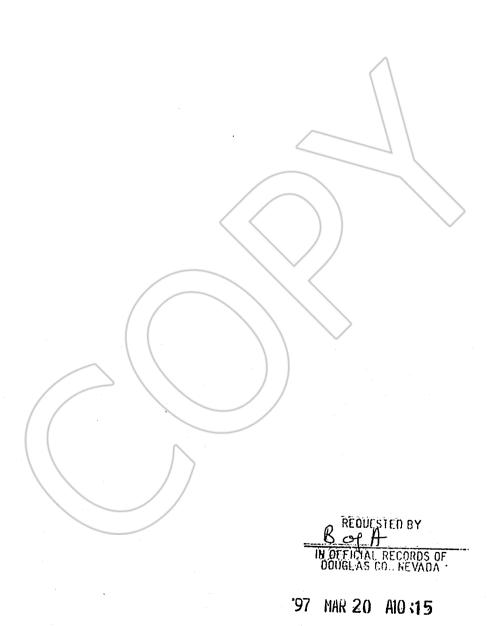
Notary Public in and for said County and State

JA

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

11.00 FRM-4055L

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