

**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 July 03, 1991 executed by STEVE W. GOLDEN, AN UNMARRIED MAN as Trustors to FIRST NEVADA TITLE COMPANY 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. 255103, Book No. 791 Page 1831 on July 11, 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 N.T. & S.A.  
Successor by merger to  
Bank of America, Nevada

DEED OF RECONVEYANCE

Bank of America N.T. & S. A.  
Successor by merger to  
Bank of America, Nevada

BY: [Signature]  
S. LYNCH, Authorized Officer

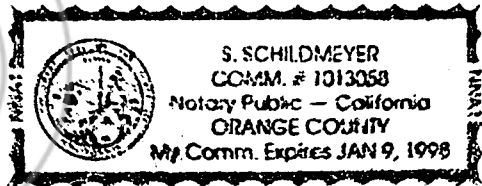
BY: [Signature]  
S. LYNCH, Authorized Officer

STATE OF CALIFORNIA }  
                                  } SS.  
COUNTY OF ORANGE }

On May 19, 1997 before me, S. Schildmeyer Notary Public, 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.

[Signature]  
(Signature)



RECORDING REQUESTED BY  
and when recorded mail to:

STEVE GOLDEN  
PO BOX 11647  
ZEPHYR COVE, NV 89448  
200-306-0152348-6998  
ESCROW #: N/A F57494MK

U1324094

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

'97 JUN -4 P12:46

0414237

BK 0697 PG 0883

LINDA SLATER  
RECORDER  
\$ 10.00 PAID Ke DEPUTY