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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 30, 1987 executed by GAYLORD R. LANE AND JUDITH L. LANE, HUSBAND AND WIFE AS JOINT TENANTS as Trustees to WESTERN TITLE COMPANY, INC. 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. 170058, Book No. 188 Page on January 06, 1988.

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: S. Lynch
S. LYNCH, Authorized Officer

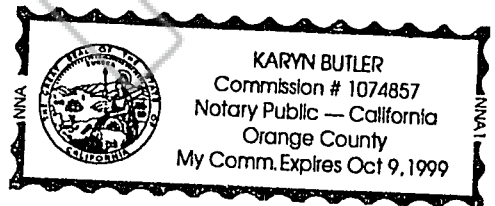
BY: S. Lynch
S. LYNCH, Authorized Officer

STATE OF CALIFORNIA }
 } SS.
COUNTY OF ORANGE }

On June 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:

GAYLORD LANE
JUDITH LANE
3246 PENROD LN # A
GARDNERVILLE, NV 89410
200-306-0039859-9001
ESCROW #: N/A

U1324094

REQUESTED BY
B of A
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

'97 JUN 16 AM 11:22

Bank of America
Post Office Box 2240
Brea, CA 92622

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BK0697PG3303

LINDA SLATER
RECORDER
\$10⁰⁰ PAID ks DEPUTY