

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 28, 1991 executed by EDWARD AIKEN FLANDERS AND DORIS HENNING FLANDERS, HUSBAND AND WIFE; JACQUELINE CASE; STEVEN LEE CASE, JR.; NARYKAY FLANDERS; JUDITH ANN VOLLMER; ROBERT SCOTT CASE 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. 252035, Book No. 691 Page 232 on June 04, 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: S. Lynch
S. LYNCH, Authorized Officer

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S. LYNCH, Authorized Officer

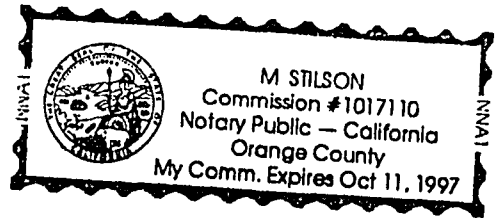
STATE OF CALIFORNIA }
 } SS.
COUNTY OF ORANGE }

M. Stilson

On July 30, 1997 before me, _____, 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.

M Stilson
(Signature)



RECORDING REQUESTED BY
and when recorded mail to:

EDWARD FLANDERS
DORIS FLANDERS
PO BOX 194
ZEPHYR COVE, NV 89448
200-306-0151548-6998
ESCROW #: N/A

REQUESTED BY
Bob A
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

U1324094

'97 AUG -8 AIO:35

✓ Bank of America
Post Office Box 2240
Brea, CA 92622

0418939

BK0897PG1224

LINDA SLATER
RECORDER
\$10.00 PAID K2 DEPUTY