

1675 Labarentche Rd.
 PU132;KTH
 Loan Number: 0010366831

Meriden, Wv. 89423

SUBSTITUTION OF TRUSTEE AND
 DEED OF RECONVEYANCE

Whereas, EMMETT F. MCARDLE, AND
 GEORGIA A. MCARDLE, HUSBAND & WIFE
 executed a Deed of Trust dated 08-27-96
 in favor of EQUITABLE DEED COMPANY
 as Trustee,
 and said Deed of Trust was given to secure an indebtedness in
 favor of BANK OF AMERICA, FSB
 as Beneficiary, and said Deed of Trust was recorded 08-30-96
 as Document No. 395542, in Book Number 0896,
 Page Number 5705, of Official Records of
 DOUGLAS City/County, State of Nevada;
 and whereas, the undersigned Beneficiary desires
 to substitute a new Trustee as Trustee instead of
 EQUITABLE DEED COMPANY
 Therefore,
 the undersigned, as present Beneficiary, hereby substitutes
 Bank of America, FSB, a Federal Savings Bank, as Trustee
 under said Deed of Trust, and now therefore,
 Bank of America, FSB, a Federal Savings Bank, as
 Trustee, does hereby grant, remise, release and reconvey to
 the person or persons legally entitled thereto, all the estate
 and interest derived to it, by or through said Deed of Trust,
 in the lands therein described, together with the appurtenances;
 special reference being hereby made to said Deed of Trust and
 the Record thereof, for a particular description of said lands.

Date: August 12, 1997

Bank of America, FSB, a Federal
 Savings Bank

Attest:

Isabella Axelson
 Isabella Axelson
 Assistant Secretary

By: *Gloria McCanna*
 Gloria McCanna
 Assistant Vice President



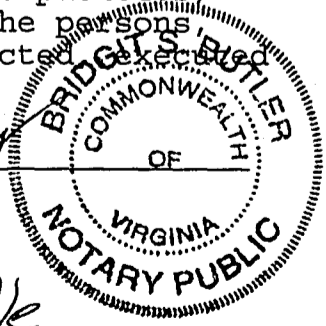
Acknowledgement by Corporate Owner of Note

State Of Virginia)
) SS
 County Of Henrico)

On August 12, 1997 before me, the undersigned, a
 Notary Public in and for said State, personally appeared
 Isabella Axelson and Gloria McCanna, of
 Bank of America, FSB, a Federal Savings Bank,
 personally known to me (or proved to me on the basis of
 satisfactory evidence) to be the persons whose names are
 subscribed to the within instrument and acknowledged to me
 that they executed the same in their authorized capacities,
 and that by their signatures on the instrument the persons
 or the entity upon behalf of which the persons acted
 the instrument.

My Commission Expires:
 October 31, 1998

Bridget S Butler
 Bridget S. Butler
 Notary Public
 Emmett & Georgia
 Mc Ardle



IN OFFICIAL RECORDS OF
 DOUGLAS CO., NEVADA

'97 AUG 20 A10 :50

LINDA SLATER
 RECORDER
 \$10.00 PAID DEPUTY

0419803
 BK0897PG3556