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SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, BANK OF AMERICA, NEVADA, formerly NEVADA FIRST THRIFT is the Owner and Holder of the note and Deed of Trust dated April 29, 1986 executed by DONALD W. FOSTER AND JOANN SINCLAIR FOSTER, WHO ACQUIRED TITLE AS JOANN SINCLAIR, HUSBAND AND WIFE, AS JOINT TENANTS

as Trustors to NEVADA FIRST INVESTMENT CORP. as Trustee, for the benefit of Bank of America, Nevada, formerly NEVADA FIRST THRIFT as beneficiary, which Note and Deed of Trust was recorded in the office of the County Recorder of DOUGLAS County, Nevada, as Document No. 134122, Book No. 486 Page 2758 on April 30, 1986.

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

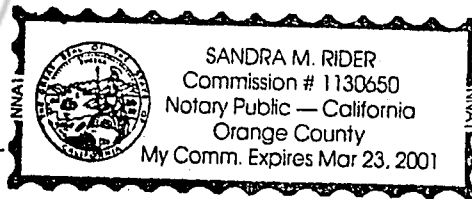
BY: S. Lynch
S. LYNCH, Authorized Officer

STATE OF CALIFORNIA }
COUNTY OF ORANGE } SS.

On December 08, 1997 before me, Sandra M. Rider, 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.

Sandra M. Rider
(Signature)



RECORDING REQUESTED BY
and when recorded mail to:

DONALD FOSTER
JOANN FOSTER
PO BOX 1417
GARDNERVILLE, NV 89410
200-306-0226019-9001
ESCROW #: N/A

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

'97 DEC 22 P12:02

0428942
BK 1297 PG 4 116

LINDA SLATER
RECORDER
\$10.00 PAID to DEPUTY