RECORDING REQUESTED BY Bank of America, NT&SA NCASD #1324

WHEN RECORDED MAIL TO

WILLIAM O. LURTZ PO BOX 49 GLENBROOK, NV. 89413

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS WILLIAM O. LURTZ AND SUSIE ALICE BYRD LUTZ, HUSBAND AND WIFE AS JOINT TENANTS was the original Trustor, PACIFIC TITLE, INC. the original trustee, and SECURITY PACIFIC BANK NEVADA the original beneficiary, under that certain Deed of Trust dated 05/07/90 and recorded 05/31/90 as Instrument No. 227053, in Book 590 page(s) 4461, official records of the County of DOUGLAS, State of NEVADA and

WHEREAS, the undersigned, as the present Beneficiary(s) under said Deed of Trust desires to substitute a new Trustee under said Deed of Trust and stead of PACIFIC TITLE, INC., now therefore, the undersigned hereby substitutes himself (themselves) as Trustee under said Deed of Trust, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by him thereunder.

Dated December 24, 1997 Account #930578026

SSTECKLER

Corporate Officer/Cust Service Mgr.

Bank of America NT & SA

STATE OF CALIFORNIA

On December 24, 1997, before me, Spann M. Stilson, Notary Public known to me (or proved to On December 24, 1997, before me, _____, personally appeared S. STECKLER, A Corporate Officer, 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/their executed the same in his/her/their authorized capacity(ies), and that by he/she/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

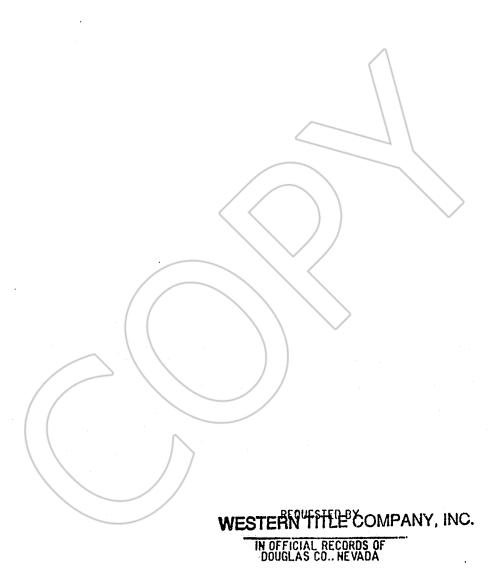
ESS my hand and official seal,

(Notary Public's Signature)

SHAWN M. STESON ion # 1130459 Orange Count

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0430154 BK0198PG1302 LINDA SLATER
RECORDER
PAID LEPUTY

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