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Loan No 380118745

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Whereas

DONALD E NEWBY AND JUDY R NEWBY

was the original Trustor under that certain Deed of Trust recorded on 04/15/91 in the office of the County Recorder of DOUGLAS County, Nevada, as Doc No. 248394 in Book 491, Page 1613

Whereas, the undersigned, as the present Beneficiary(s) under said Deed of Trust desires to substitute a new Trustee under said Deed of trust in place and stead of original Trustee, now therefore, the undersigned hereby substitutes himself (themselves) as Trustee under said Deed of Trust and does hereby reconvey without warranty to the persons legally entitled thereto all Estate now held by it under said Deed of Trust. this 15th day of January, 1998

**BANK OF AMERICA, N.T. & S.A. SUCCESSOR BY MERGER TO
BANK OF AMERICA, NEVADA**

By: *J. Alejo*
**J. ALEJO
AUTHORIZED OFFICER**

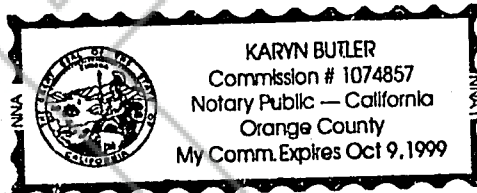
STATE OF CALIFORNIA
COUNTY OF ORANGE

On 01/15/98 before me, the undersigned, a Notary Public for said County, and State, personally appeared J. ALEJO, personally known to me to be the AUTHORIZED OFFICER of the corporation that executed the foregoing instrument as Trustee, and known to me to be the person who executed the same on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors

WITNESS MY hand and official seal.

KARYN BUTLER, NOTARY PUBLIC

Karyn Butler



Notary Public
prepared by:

M.Hoy/NTC, 420 N. Brand Bl. 4th Fl. Glendale, CA 91203 (800) 346-9152

When Recorded Mail To:

DONALD E NEWBY
P O BOX 2213
MINDEN, NV 89423

BANK EC 246EC



Bank of America

P.O. Box-2240
Brea, CA 92822-2240

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

'98 FEB 10 AIO:24

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BK0298PG1509

LINDA SLATER
RECORDER
\$10.00 PAID *ea* DEPUTY