



Bank of America

Real Estate Loan Service Center

When Recorded Mail To:

JAMES I OREILLY
CAREN OREILLY
1463 US HIGHWAY 395 NO
GARDNERVILLE, NV 89410-5272

Loan Number: 0009427279

PF: 04/03/98

**SUBSTITUTION OF TRUSTEE AND
DEED OF RECONVEYANCE**

The undersigned, Bank of America N. T. & S. A. successor in interest to Valley Mortgage Company, as the owner and holder of the Note secured by Deed of Trust dated, 03-18-87, made by JAMES M O REILLY AND CARIN O REILLY HUSBAND AND WIFE AS JOINT TENANTS

Trustor(s), to STEWART TITLE OF DOUGLAS COUNTY, as Trustee, for Valley Mortgage Company, as Beneficiary, which Deed of Trust was recorded 03-25-87, as Instrument/File No. 151955, in Book/Reel/Volume/Docket 387 Page/Image 2413, Official Records of Douglas County, Nevada, hereby substitutes Equitable Deed Company, a California Corporation, as Trustee under said Deed of Trust.

Equitable Deed Company, hereby accepts said appointment as Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it under said Deed of Trust.

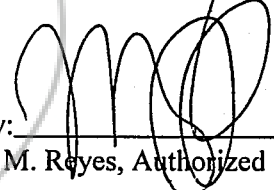
IN WITNESS WHEREOF, the owner and holder above named, and Equitable Deed Company, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated: April 24, 1998

Bank of America N. T. & S. A.
successor in interest to
Valley Mortgage Company

Equitable Deed Company, a California Corporation

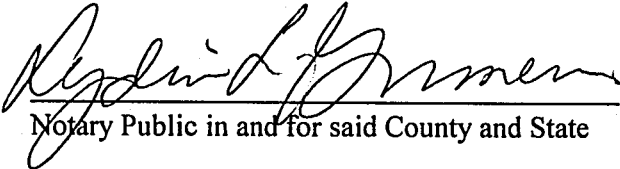
By: 
C. Penso, Assistant Vice President

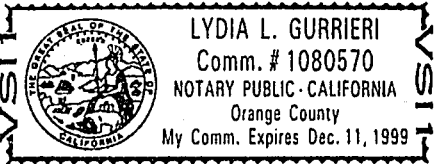
By: 
M. Reyes, Authorized Officer

**STATE OF CALIFORNIA
COUNTY OF ORANGE**

On 04/24/98, before me, Lydia L. Gurrieri, a Notary Public, in and for Orange, California, said County and State, personally appeared C. Penso, Assistant Vice President and M. Reyes, Authorized 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/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.


Notary Public in and for said County and State



EM

COPY

REQUESTED BY

BGA

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 MAY -4 A11 :37

LINDA SLATER
RECORDER

\$ 11.00 PAID *KJ* DEPUTY

438823

BK0598PG0411