

**SUBSTITUTION OF TRUSTEE
AND DEED OF RECONVEYANCE**

The undersigned, Bank of America NT & SA, is the Current Owner and Holder of the note and Deed of Trust dated JULY 28, 1993 executed by RICHARD J. STECK, AN UNMARRIED PERSON as Trustors to WESTERN TITLE COMPANY INC as Trustee, for the benefit of BANK OF AMERICA , N. T & S. A. as beneficiary, which Note and Deed of Trust was recorded in the office of the County Recorder of DOUGLAS County, Nevada as Document No. 313807 Book No. 793 Page 6232 on JULY 29, 1993.

NOW THEREFORE, the undersigned, present Beneficiary, hereby substitutes Equitable Deed as Trustee in lieu of the above named Trustee under Note and Deed of Trust.

Equitable Deed 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.

Bank of America N.T. & S.A.
successor by merger to
Bank of America Nevada

Equitable Deed Company, a California Company

By: *S. Lynch*
S. LYNCH, Authorized Officer

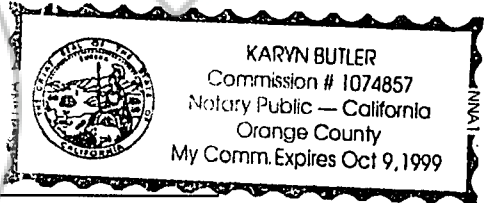
By: *S. Lynch*
S. LYNCH, Authorized Officer

STATE OF CALIFORNIA }
 } SS
COUNTY OF ORANGE }

On the ~~18TH~~ ^{MAY 19 1998} day of ~~MAY~~, 1998, before me KARYN BUTLER, personally appeared S. LYNCH, Authorized Officer, personally known to me (or proved to me on 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,

Karyn Butler
KARYN BUTLER, Notary Public



WHEN RECORDED RETURN TO:

RICHARD J STECK
113 S 395 HIGHWAY
GARDNERVILLE, NV 89410

200-306-0040733-9001
1-800-200-6945

REQUESTED BY
FIRST CENTENNIAL TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 MAY 29 P2:44

0440869

BK0598PG617.1

LINDA SLATER
RECORDER
\$10- PAID *KJ* DEPUTY