



**Bank of America**

Real Estate Loan Service Center

When Recorded Mail To:

DAVID TOWELL

P O BOX 565  
GARDNERVILLE, NV 89410-0565

Loan Number: 0009430008

PF: 06/08/98

**SUBSTITUTION OF TRUSTEE AND  
DEED OF RECONVEYANCE**

The undersigned, Bank of America NT & SA as successor in interest to Security National Bank of Nevada, as the owner and holder of the Note secured by Deed of Trust dated, 04-03-73, made by DAVID G. TOWELL AND MARY S. TOWELL, HUSBAND AND WIFE AS JOINT TENANTS

Trustor(s), to SILVER STATE TITLE COMPANY, as Trustee, for Security National Bank of Nevada, as Beneficiary, which Deed of Trust was recorded 04-04-73, as Instrument/File No. 65040, in Book/Reel/Volume/Docket 473 Page/Image 92, Official Records of Douglas County, Nevada, hereby substitutes Equitable Deed Company, a California Corporation, as Trustee under said Deed of Trust.

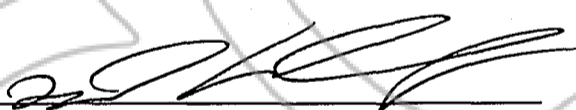
Equitable Deed Company, hereby accepts said appointment as Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS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

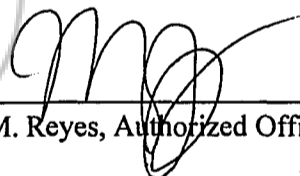
IN WITNESS WHEREOF, the owner and holder above named, and Equitable Deed Company, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated: June 16, 1998

Bank of America NT & SA  
as successor in interest to  
Security National Bank of Nevada

Equitable Deed Company, a California Corporation

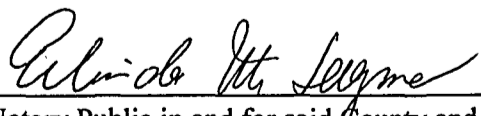
By:   
David K. Cosbey, Vice President

By:   
M. Reyes, Authorized Officer

STATE OF CALIFORNIA  
COUNTY OF ORANGE

On 06/16/98, before me, Erlinda M. Lagman, a Notary Public, in and for Orange, California, said County and State, personally appeared David K. Cosbey, 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



LG

REQUESTED BY

*B A*

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'98 JUN 22 A11 :28

LINDA SLATER  
RECORDER

\$ 11.00 PAID K2 DEPUTY

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BK0698PG4760