SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

98300393

The undersigned, BANK OF AMERICA, N.T & S.A, successor in interest to SECURITY PACIFIC BANK NEVADA as the Owner and Holder of the note and Deed of Trust dated July 31, 1992 executed by PATRICIA L. HAWKINS, A SINGLE WOMAN as Trustors to STEWART TITLE OF DOUGLAS COUNTY as Trustee, for the benefit of Bank of America, N.T & S. A., formerly SECURITY PACIFIC BANK NEVADA as beneficiary, which Note and Deed of Trust was recorded in the office of the County Recorder of Douglas County, Nevada, as Document No. 285667 Book No. 892 Page 1578-1584 on August 11, 1992.

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 in interest to

SECURITY PACIFIC BANK NEVADA

BY: V. Tyrel

S. Lynch

Authorized Officer

Equitable Deed Company, a California Company

BY:

S. Lynch,

Authorized Officer

STATE OF CALIFORNIA

SS:

COUNTY OF ORANGE

On the 16th day of June, 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, Notary Public

N My

KARYN BUTLER
Commission # 1074857
Notary Public — California
Orange County
My Comm. Expires Oct 9, 1999

WHEN RECORDED RETURN TO:

PATRICIA L HAWKINS

PO BOX 348

GENOA

NV 89411

200-306-0155663-6998

1-800-200-6945

MARQUIS TITLE & ESCROW, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 JUN 23 P2:43

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BK0698PG5116

LINDA SLATER
SPRECORDER
S/O PAID K DEPUTY

U1324038/NV03/ER