SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, BANK OF AMERICA, N.T & S.A, successor in interest to BANK OF AMERICA NEVADA as the Owner and Holder of the note and Deed of Trust dated March 22, 1993 executed by DALE ARMSTRONG AND SUZANNE M ARMSTRONG, WHO ARE MARRIED TO EACH OTHER as Trustors to WESTERN TITLE COMPANY as Trustee, for the benefit of Bank of America, N.T & S. A., formerly BANK OF AMERICA 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. 302596 Book No. 393 Page 4394 on March 23, 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 in interest to

BANK OF AMERICA NEVADA

BY: V. Typel

S. Lynch

Authorized Officer

Equitable Deed Company, a California Company

BY: V. Tyree

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

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

WHEN RECORDED RETURN TO:

DALE ARMSTRONG

450 CENTERVILLE LN

GARDNERVILLE

NV 89410

200-306-0040527-9001

1-800-200-6945

303303CFR

FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO.: HEVADA

98 JUL 16 A11:29

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BK0798PG3026

LINDA SLATER
RECORDER
PAID KO DEPUTY

U1324053/NV03/ER