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 October 4, 1994 executed by MARTIN REICH AND DIANA REICH, WHO ARE MARRIED TO EACH OTHER as Trustors to WESTERN TITLE COMPANY INC 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. 348292 Book No. 1094 Page 1825 on October 11, 1994.

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:

S. Lynch

Authorized Officer

Equitable Deed Company, a California Company

S. Lynch,

Authorized Officer

STATE OF CALIFORNIA

SS:

COUNTY OF ORANGE

On the 29th 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,

Karvn Butler, Notary Public

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

WHEN RECORDED RETURN TO:

MARTIN REICH DIANA REICH

3830 SLATE CT WELLINGTON

NV 89444

200-306-0229294-9001

1-800-200-6945

REQUESTED BY Morthern Nevada Title Company IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

'98 SEP 28 P2:46

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SATE RECORDER INDA SLATER

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