



Bank of America

Real Estate Loan Service Center

When Recorded Mail To:

TRACY W TAYLOR

2055 BRIAR CREST CT
CARSON CITY, NV 89703-8331

Loan Number: 0009393471

PF: 09/01/98

**SUBSTITUTION OF TRUSTEE AND
DEED OF RECONVEYANCE**

The undersigned, Bank of America N. T. & S. A. successor in interest to Valley Mortgage Company, as the owner and holder of the Note secured by Deed of Trust dated, 06-17-87, made by TRACY WILLIAM TAYLOR A SINGLE MAN AS HIS SOLE AND SEPARTE PROPERTY.

Trustor(s), to NORTHERN NEVADA TITLE, as Trustee, for Valley Mortgage Company, as Beneficiary, which Deed of Trust was recorded 06-25-87, as Instrument/File No. 157097, in Book/Reel/Volume/Docket 687 Page/Image 3097, Official Records of Douglas County, Nevada, hereby substitutes Equitable Deed Company, a California Corporation, as Trustee under said Deed of Trust.

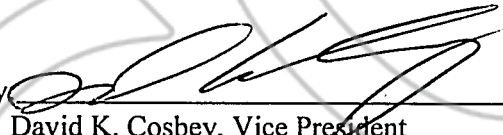
Equitable Deed Company, hereby accepts said appointment as Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS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

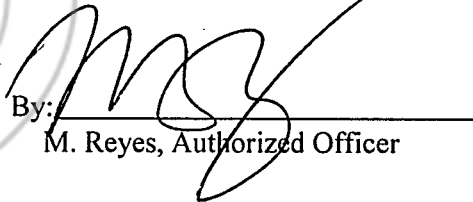
IN WITNESS WHEREOF, the owner and holder above named, and Equitable Deed Company, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated: September 25, 1998

Bank of America N. T. & S. A.
successor in interest to
Valley Mortgage Company

Equitable Deed Company, a California Corporation

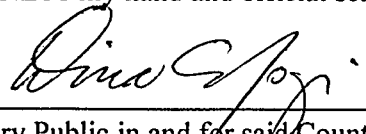
By: 
David K. Cosby, Vice President

By: 
M. Reyes, Authorized Officer

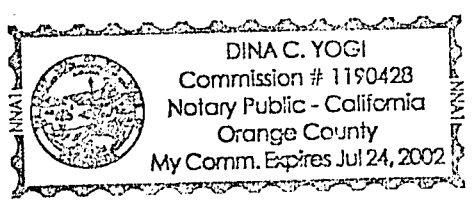
**STATE OF CALIFORNIA
COUNTY OF ORANGE**

On 09/25/98, before me, Dina C. Yogi, a Notary Public, in and for Orange, California, said County and State, personally appeared David K. Cosby, 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

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FRM-4055L

COPY

REQUESTED BY
Bank of America
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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RECORDER
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