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 February 10, 1990 executed by RONALD L. HASKINS AND PENNY L. HASKINS, HUSBAND AND WIFE, AS JOINT TENANTS as Trustors to NEVADA FIRST INVESTMENT CORP. 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. 219938 Book No. NA Page NA on February 12, 1990.

NOW THEREFORE, the undersigned, present Beneficiary, hereby substitutes Equitable Deed Company, a California Corporation as Trustee in lieu of the above named Trustee under Note and Deed of Trust.

Equitable Deed Company, a California Corporation 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

F. Fresnido

Authorized Officer

Equitable Deed Company, a California Corporation, as Trustee.

F. Fresnido.

Authorized Officer

STATE OF CALIFORNIA

SS:

COUNTY OF ORANGE

On the 16th day of October, 1998, before me Karyn Butler, personally appeared F. Fresnido, 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

WHEN RECORDED RETURN TO:

RONALD L HASKINS 1276 BOLIVIA WAY

GARDNERVILLE

NV 89410

200-306-0225870-9001

1-800-200-6945

WESTERN TITLE COMPANY, INC.

IN OFFICIAL RECORDS OF DOUGLAS CO.. NEVADA

'98 OCT 27 A11:51

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

U1324170/NV03/ER

0452690 BKI098PG5591 LINDA SLATER
RECORDER
PAID KODEPUTY