

✓ When Recorded, Return to:)
Bank of America NT & SA)
Attn.: Mirna Aguinaga)
Dept. 4934)
101 N. First Avenue)
Phoenix, Arizona 85003)

Loan No. _____

**SUBSTITUTION OF TRUSTEE AND
DEED OF RELEASE AND RECONVEYANCE**

BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIATION, successor by merger to Bank of America Nevada, formerly known as Valley Bank of Nevada, is the owner and holder of the Note secured by the Deed of Trust dated April 25, 1990, made by JOSEPH F. ARROYO, an individual, and JOHN V. ARROYO, an individual, as Trustor, to WESTERN TITLE COMPANY, INC., as Trustee, for the benefit of BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIATION, successor by merger to Bank of America Nevada, formerly known as Valley Bank of Nevada, as Beneficiary, which Deed of Trust was recorded April 26, 1990, in the County Recorder's Office of the County of Douglas, State of Nevada, in Book 490, beginning at Page 3646, as Instrument No. 224746, and re-recorded June 24, 1991, in the County Recorder's Office of the County of Douglas, State of Nevada, in Book 691, beginning at Page 3549, as Instrument No. 253549, subsequently amended by that certain Amendment to Deed of Trust dated May 20, 1991, and recorded June 24, 1991, in the County Recorder's Office of the County of Douglas, State of Nevada, in Book 691, beginning at Page 3597, as Instrument No. 253550. Beneficiary hereby substitutes BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIATION as Trustee in lieu of the above named Trustee under said Deed of Trust.

BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIATION hereby accepts said appointment as Trustee under said Deed of Trust.

WHEREAS, the indebtedness secured by said Deed of Trust has been fully paid. Bank of America National Trust and Savings Association, as successor Trustee and as Beneficiary, does hereby **GRANT** and **RECONVEY** unto **THE PARTIES ENTITLED THERETO**, without warranty, express or implied, all of the estate and interest of the Trustee, under said Deed of Trust.

Beneficiary and Trustee:

Bank of America National Trust and Savings
Association

By: _____

Name: Daniel J. Brinkman
Title: Senior Vice President

Dated: October 28, 1998

STATE OF ARIZONA
COUNTY OF MARICOPA

}
} ss:
}

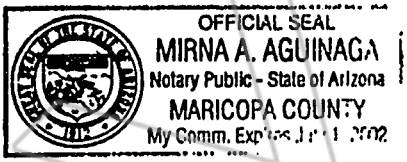
This instrument was acknowledged before me this 28th day of October, 1998, by Daniel J. Brinkman, as Senior Vice President of Bank of America National Trust and Savings Association. In witness whereof I hereunto set my hand and official seal.

Mirna A. Aguinaga

Notary Public

My commission expires:

7/1/2002



COPY

REQUESTED BY
B. S. A.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 NOV 12 AM 11:49

LINDA SLATER
RECORDER
\$11.00 PAID *K2* DEPUTY