10

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 June 20, 1994 executed by PAUL T ACED AND MARY E ACED, WHO ARE MARRIED TO EACH OTHER as Trustors to WESTERN TITLE 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. 340449 Book No. NA Page NA on June 24, 1994.

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

BY: F. Fresnido
F. Fresnido
Authorized Officer

Equitable Deed Company, a California Corporation,
as Trustee.

BY: F. Fresnido
F. Fresnido,
Authorized Officer

STATE OF CALIFORNIA)
} SS:
COUNTY OF ORANGE)

On the 2nd day of December, 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
Karyn Butler, Notary Public

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

WHEN RECORDED RETURN TO:
PAUL T ACED
PO BOX 502
GENOA NV 89411-0000
200-306-0041756-9001
1-800-200-6945

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

'98 DEC -7 A11 :42

LINDA SLATER
RECORDER
$10.00 PAID DEPUTY

U1324170/NV03/CR

0455856

BK1298PG1632