

M77080KK

**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 March 31, 1994 executed by DAVID G MARLOW AND CYNTHIA S MARLOW, 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. 334175 Book No. 0494 Page 0602 on April 5, 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

Equitable Deed Company, a California Corporation,
as Trustee.

BY: S. Lynch
S. Lynch
Authorized Officer

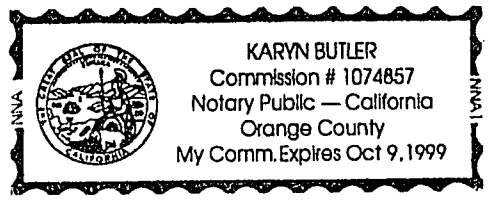
BY: S. Lynch
S. Lynch,
Authorized Officer

STATE OF CALIFORNIA }
 } SS:
COUNTY OF ORANGE }

On the 28th day of September, 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,

Karyn Butler
Karyn Butler, Notary Public



WHEN RECORDED RETURN TO:
DAVID G MARLOW
PO BOX 2375 1616 BELARLA STREET
MINDEN NV 89423-0000
200-306-0041517-9001
1-800-200-6945

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER
\$10 PAID K DEPUTY

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