

98072241

**SUBSTITUTION OF TRUSTEE
AND DEED OF RECONVEYANCE**

The undersigned, BANK OF AMERICA N.T. & S.A. , successor in interest to N/A as the Owner and Holder of the note and Deed of Trust dated January 6, 1995 executed by CHARLEE ANN GOLDEN as Trustors to STEWART TITLE as Trustee, for the benefit of Bank of America N.T. & S. A., formerly N/A as beneficiary, which Note and Deed of Trust was recorded in the office of the County Recorder of Douglas County, Nevada, as Document No. 354193 Book No. 0195 Page 1528 on January 11, 1995.

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
N/A

Equitable Deed Company, a California Corporation,
as Trustee.

BY: J. Mootz
J. Mootz
Authorized Officer

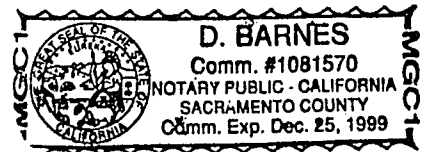
BY: J. Mootz
J. Mootz,
Authorized Officer

STATE OF CALIFORNIA }
 } SS:
COUNTY OF SACRAMENTO }

On the 30th day of December, 1998, before me D.Barnes, personally appeared J. Mootz, 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,

D. Barnes
D.Barnes, Notary Public



WHEN RECORDED RETURN TO:
CHARLEE A GOLDEN
748 LONG VALLEY RD
GARDNERVILLE NV 89410
025-001-7496748-6998
1-800-621-1044

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER
\$ 10 PAID KO DEPUTY