



Substitution of Trustee and Deed of Reconveyance

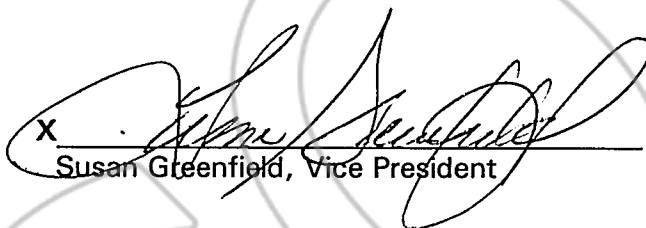
The undersigned, Bank of America, FSB, assignee for Bank of America National Trust & Savings Association, successor by merger with Bank of America Nevada formerly known as Valley Bank of Nevada, as the owner and holder of the Note secured by Deed of Trust dated December 26, 1990, made by Earl Kessler and Patricia Kessler, his wife, as Trustor or Grantor to Western Title Company, Inc., as Trustee for Valley Bank of Nevada, as Beneficiary, which Deed of Trust was recorded on December 28, 1990, in Book Number 1290, Page 3932, as Document Number 241970 Official Records of Douglas County, Nevada, hereby substitutes Bank of America, FSB as Trustee in lieu of the Trustee therein.

Bank of America, FSB hereby accepts said appointment as Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby reconvey without warranty, to the persons legally entitled thereto, all the estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF the above named owner and holder, and as successor Trustee, has caused this instrument to be executed, in each of its respective interest, this 25th day of January 1999.

OWNER, HOLDER, AND SUCCESSOR TRUSTEE:

BANK OF AMERICA, FSB

X 
Susan Greenfield, Vice President

WHEN RECORDED MAIL TO:

Fantasy Inn 1
421 Hansen Ln
Gardnerville, NV 89410

Bank of America
Community Development Bank
A BankAmerica Company

10850 White Rock Rd., Suite 101
Rancho Cordova, CA 95670-6044

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0459928

Bank of America, FSB
RBP-Fantasy Inn

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GENERAL ACKNOWLEDGMENT

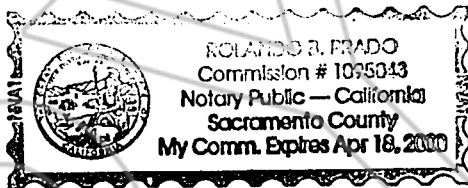
State of California)
)
County of Sacramento)

On 1/25/99, before me, Rolando B. Prado personally appeared Susan Greenfield, Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

(Seal)

WITNESS my hand and official seal.

Signature *Rolando B. Prado*



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COPY

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

'99 JAN 29 P12:36

LINDA SLATER
RECORDER

\$12⁰⁰ PAID 2 DEPUTY

0459928

BK0199PG6015