



Bank of America

Real Estate Loan Service Center
When Recorded Mail To:

MAX E NORTON

P.O. BOX 2786
GARDNERVILLE, NV 89410-4326

Loan Number: 0009430423

PF: 01/07/99

**SUBSTITUTION OF TRUSTEE AND
DEED OF RECONVEYANCE**

The undersigned, Bank of America NT & SA as successor in interest to Security National Bank of Nevada, as the owner and holder of the Note secured by Deed of Trust dated, 05-11-78, made by MAX E NORTON AND SAR HUSBAND AND WIFE AS JOINT TENANTS

Trustor(s), to SILVER STATE TITLE COMPANY, as Trustee, for Security National Bank of Nevada, as Beneficiary, which Deed of Trust was recorded 05-12-78, as Instrument/File No. 20610, in Book/Reel/Volume/Docket 578 Page/Image 854, Official Records of Douglas County, Nevada, hereby substitutes Equitable Deed Company, a California Corporation, as Trustee under said Deed of Trust.

Equitable Deed Company, 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 PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it under said Deed of Trust.

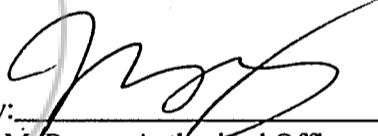
IN WITNESS WHEREOF, the owner and holder above named, and Equitable Deed Company, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated: January 25, 1999

Bank of America NT & SA
as successor in interest to
Security National Bank of Nevada

Equitable Deed Company, a California Corporation

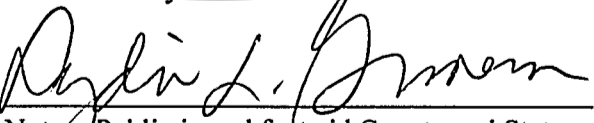
By: 
C. Penso, Assistant Vice President

By: 
M. Reyes, Authorized Officer

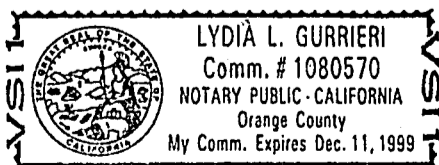
**STATE OF CALIFORNIA
COUNTY OF ORANGE**

On 01/25/99, before me, Lydia L. Gurrieri, a Notary Public, in and for Orange, California, said County and State, personally appeared C. Penso, Assistant Vice President and M. Reyes, Authorized Officer, personally known to me (or proved to me on the 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.


Notary Public in and for said County and State

LG



11.00
FRM-4055L

0461535

BK0299PG4099

COPY

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

'99 FEB 19 P3:10

LINDA SLATER
RECORDER
\$ 11.00 PAID to DEPUTY

0461535

BK0299PG4100