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 July 14, 1994 executed by LOUIE J SHEFFIELD AND JEANINE N SHEFFIED, 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. 342090 Book No. 0794 Page 2562 on July 19, 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: J. J. S. Lynch

Authorized Officer

6)

BY: S. Lynch,

Authorized Officer

STATE OF CALIFORNIA

SS:

COUNTY OF ORANGE

On the 8th day of April, 1999, 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, Notary Public

WHEN RECORDED RETURN TO:

LOUIS J SHEFFIELD

PO BOX 1778

GARDNERVILLE

NV 89410-0000

200-306-0063990-9001 1-800-200-6945

> IN OFF DOUG

IN OFFICIÁL RECORDS OF DOUGLAS CO., NEVADA

KARYN BUTLER

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

Bank of America

P.O. Box 2240 Brea, CA 92822-2240

'99 APR 12 A9:33

0465438

BK 0499PG2011

RECORDER OF PAID 6 DEPUTY

LINDA SLATER