SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Bank of America, Nevada, formerly NEVADA FIRST THRIFT BANK, A Nevada Corporation is the Owner and Holder of the note and Deed of Trust dated JUNE 24, 1985 executed by HANS KRONAWETTER AND ALIECE L HOSKINS KRONAWETTER, husband and wife

as Trustors to LAWYERS TITLE OF NORTHERN NEVADA, INC, A Nevada Corporation as Trustee, for the benefit of Bank of America, Nevada, formerly NEVADA FIRST THRIFT BANK, A Nevada Corporation as beneficiary, which Note and Deed of Trust was recorded in the office of the County Recorder of DOUGLAS County, Nevada, as Document No. 119966, Book No. 785 Page(s) 848 on JULY 10, 1985.

NOW THEREFORE, the undersigned, present Beneficiary, hereby substitutes BANK OF AMERICA, NEVADA as Trustee in lieu of the above named Trustee under Note and Deed of Trust. BANK OF AMERICA, NEVADA hereby accepts appointment as Trustee under said Note and Deed of Trust, and as successor Trustee, pursuant to the request of said Owner of Trust does hereby reconvey unto parties entitled thereto all right, Title, and interest heretofore acquired by said Note and Deed of Trust.

S	UBS	TITU	JTION	OF TR	USTEE

Bank of America, Nevada

J. Alejo, Authorized Officer

DEED OF RECONVEYANCE

Bank of America, Nevada

BY:

J. Alejo, Authorized Officer

Date: Thursday, May 06, 1999

Account #N/A

BY:

STATE OF CALIFORNIA COUNTY OF ORANGE

} SS:

On May 6, 1999 before me, L. Saint, personally appeared J. Alejo, A Corporate 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's Signature)

CSR: 18

J.

L. SAINT
Commission # 1130651
Notary Public — California
Orange County
My Comm. Expires Mar 23, 2001

RECORDING REQUESTED BY:

L. Saint, Notary Public

Bank of America, NT&SA Natl Consumer Assets Div.

When recorded mail to:

Hans and Aliece Kronawetter 822 ANNKIM CIRCLE GARDNERVILLE NV REQUESTED BY
STEWART TITLE OF DOUGLAS COUNTY

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

'99 MAY 14 A11:02

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LINDA SLATER
ORECORDER

PAID K DEPUTY