PU132; KAR

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Loan Number: 0063706318

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Whereas, MILTON R. HARLAN, AND LORA LEE HARLAN, HUSBAND AND WIFE executed a Deed of Trust dated 12-22-97

in favor of EQUITABLE DEED CO.

as Trustee,

and said Deed of Trust was given to secure an indebtedness in favor of BANK OF AMERICA, FSB

as Beneficiary, and said Deed of Trust was recorded 12-29-97 as Document No. 0429309, in Book Number 1297, Page Number 5144, of Official Records of

DOUGLAS City/County, State of Nevada; and whereas, the undersigned Beneficiary desires

to substitute a new Trustee as Trustee instead of EQUITABLE DEED CO.

Therefore,

the undersigned, as present Beneficiary, hereby substitutes Bank of America, FSB, a Federal Savings Bank, as Trustee under said Deed of Trust, and now therefore, Bank of America, FSB, a Federal Savings Bank, as Trustee, does hereby grant, remise, release and reconvey to the person or persons legally entitled thereto, all the estate and interest derived to it, by or through said Deed of Trust, in the lands therein described, together with the appurtenances;

special reference being hereby made to said Deed of Trust and the Record thereof, for a particular description of said lands.

Date: July 26, 1999

Aeralsan Bank of America, FSB, a Federal ederal savings Bank

CORPORATE

Attest:

SEAL By:

Axelson Axelson Secretary SWA 40 Assistant Secret OF AMEWRE George (Lliades

Assistant Vice President

Acknowledgement by Corporate Owner of Note

State Of Virginia)

SS

County Of Henrico)

On July 26, 1999 before me, the undersigned, a Notary Public in and for said State, personally appeared Isabella Axelson and George Eliades, of
Bank of America, FSB, a Federal Savings Bank,
personally known to me (or proved to me on the basis of
satisfactory evidence) to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument.

My Commission Expires: September 30, 1999

When recorded mail to:

∕Milton R Harlan Lora Lee Harlan 1356 Highway 395 South Gardnerville NV 89410

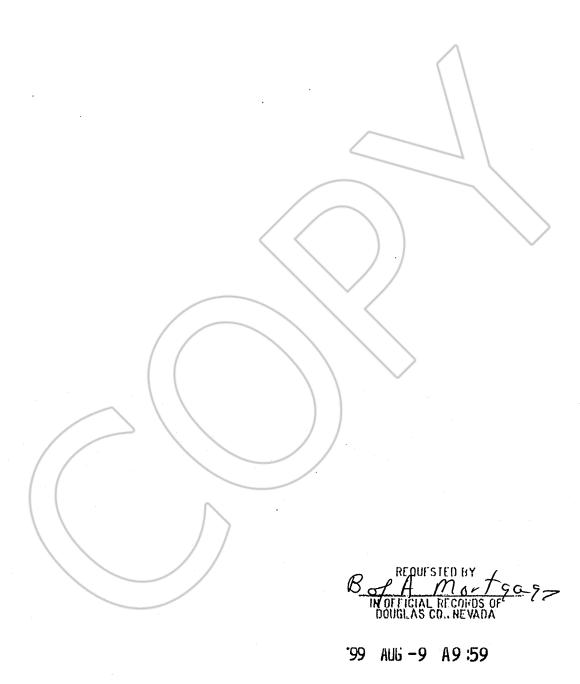
Lymne James Notary Public

THNE JAN

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0474059 BK0899PG1518 LINDA SLATER
RECORDER
PAIDK 2 DEPUTY