

**Bank of America**

Real Estate Loan Service Center

When Recorded Mail To:

JEANNETTE M DUGDALE

P O BOX 3915  
STATELINE, NV 89449-3915

Loan Number: 0002748177

PF: 07/14/99

**SUBSTITUTION OF TRUSTEE AND  
DEED OF RECONVEYANCE**

The undersigned, Bank of America, N.A. f/k/a Bank of America NT & SA, successor by merger to Security Pacific National Bank, as the owner and holder of the Note secured by Deed of Trust dated, 08-10-90, made by JEANNETTE MICKEY DUGDALE, A WIDOW

Trustor(s), to PACIFIC TITLE, as Trustee, for Security Pacific National Bank, as Beneficiary, which Deed of Trust was recorded 08-15-90, as Instrument/File No. 232343, in Book/Reel/Volume/Docket 890 Page/Image 2106, 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: July 29, 1999  
Corporation

Equitable Deed Company, a California

Bank of America, N.A. f/k/a Bank of America NT & SA,  
successor by merger to  
Security Pacific National Bank

By: [Signature]  
C. Penso, Assistant Vice President

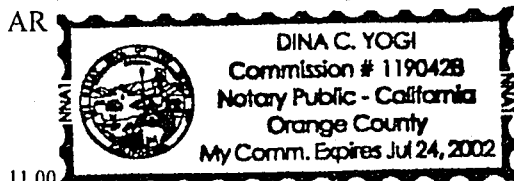
By: [Signature]  
M. Reyes, Authorized Officer

**STATE OF CALIFORNIA  
COUNTY OF ORANGE**

On 07/29/99, before me, Dina C. Yogi, 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.

[Signature]  
Notary Public in and for said County and State



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FRM-4055L

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COPY

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

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LINDA SLATER  
RECORDER

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