Bank of America

Real Estate Loan Service Center

When Recorded Mail To:

CARMEN CASOLO **BONNIE CASOLO** P O BOX 10603 ZEPHYR COVE, NV 89448-2603

Loan Number: 0003607313

PF: 07/12/99

SUBSTITUTION OF TRUSTEE AND **DEED OF RECONVEYANCE**

The undersigned, Bank of America, N.A. f/k/a Bank of America NT & SA, successor in interest to Valley Mortgage Company, as the owner and holder of the Note secured by Deed of Trust dated, 11-13-92, made by CARMEN CASOLO AND BONNIE CASOLO, HUSBAND AND WIFE AS JOINT TENANTS.

Trustor(s), to STEWART TITLE OF NORTHERN NEVADA, as Trustee, for Valley Mortgage Company, as Beneficiary, which Deed of Trust was recorded 11-20-92, as Instrument/File No. 293689, in Book/Reel/Volume/Docket 1192 Page/Image 3768, 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 28, 1999

Equitable Deed Company, a California

Corporation

Bank of America, N.A. f/k/a Bank of America NT & SA successor in interest to Valley Mortgage Company

C. Penso, Assistant Vice President

STATE OF CALIFORNIA COUNTY OF ORANGE

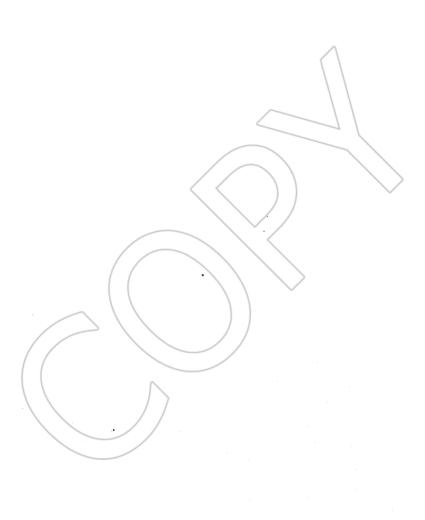
On 07/28/99, before me, Lydia L. Gurrieri, a Notary Public, in and for Orange, California, said County and State, personally appeared C. Penso, Assistant Vice President and M. Reyes, Authorized Officer, personally his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Public in and for said County and State

LYDIA L. GURRIERI Comm. # 1080570 NOTARY PUBLIC - CALIFORNIA Orange County
My Comm. Expires Dec. 11, 1999

11.00 FRM-4055L 0474475



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LINDA SLATER
RECORDER

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