SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, BANK OF AMERICA, N.A., formerly BANK OF AMERICA NEVADA as the Owner and Holder of the note and Deed of Trust dated April 11, 1994 executed by EDWARD J MUNOZ AND LESLEE E MUNOZ, WHO ARE MARRIED TO EACH OTHER AND FRANK HIBSCHLE, AN UNMARRIED PERSON as Trustors to WESTERN TITLE COMPANY, INC. as Trustee, for the benefit of Bank of America, N.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. 335274 Book No. 0494 Page 2899 on April 15, 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.A.,

formerly

BANK OF AMERICA NEVADA

BY: ____

T. Horhilla

Authorized Officer

Equitable Deed Company, a California Corporation, as Trustee.

BY. /U

Authorized Officer

STATE OF CALIFORNIA

SS:

COUNTY OF ORANGE

AUG 1 7 1999

On the 16th day of August, 1999, before me Karyn Butler, personally appeared T. Hornilla, 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

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

WHEN RECORDED RETURN TO:

EDWARD J MUNOZ 1471 MARY JO DR GARDNERVILLE, NV 89410

68180205731799 1-800-257-5603

REQUESTED BY

IN OFFICIAL RECORDS OF DOUGLAS CO . NEVADA

1999 AUG 23 AM 9: 48

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