

10' Bank of America ✓
P.O. Box 2240
BREA CA 92822-2240

**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 August 24, 1994 executed by DAVID BERES AND SUSANNE BERES, WHO ARE MARRIED TO EACH OTHER as Trutors to WESTERN TITLE 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. 344975 Book No. 0894 Page 5034 on August 29, 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

Equitable Deed Company, a California Corporation,
as Trustee.

BY: [Signature]
T. Hornilla
Authorized Officer

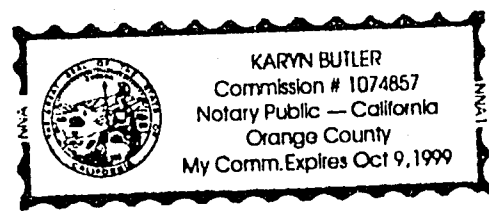
BY: [Signature]
T. Hornilla,
Authorized Officer

STATE OF CALIFORNIA }
 } SS:
COUNTY OF ORANGE }

On the 1st day of September, 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,

[Signature: Karyn Butler]
Karyn Butler, Notary Public



WHEN RECORDED RETURN TO:
DAVID BERES
SUSANNE BERES
PO BOX 162
GENOA NV 89411
68180205716799
1-800-257-5603

REQUESTED BY
Bank of America
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

1999 SEP -7 AM 11:41

LINDA SLATER
RECORDER

\$10.00 PAID [Signature] DEPUTY

PH 324989/NV03/

0475931

BK0999PG0819