

After Recording Return To:

PEELLE MANAGEMENT CORPORATION
ASSIGNMENT JOB #90603
P.O. BOX 1710
CAMPBELL, CA 95009-1710
1-408-866-6868

NAME BANK OF AMERICA FSB
DEPT ASSET SALES #25036
ADDRESS 10600 VALLEY VIEW ST
CITY CYPRESS, CA 90630
LOAN NUMBER 0066595100

SPACE ABOVE THIS LINE FOR RECORDER'S USE
NOTE: After having been recorded, this Assignment should be kept with the
note and Deed of Trust hereby assigned.

ASSIGNMENT OF DEED OF TRUST
27-005

2765736
4376

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and
TRANSFERS TO

BANKERS TRUST COMPANY AS TRUSTEE

3 Park Place, Sixteenth Floor, Irvine, California 92714

all beneficial interest under that certain Deed of Trust
dated February 11, 1999 executed by
MARGARET JOAN MEAGHER, AN UNMARRIED PERSON

_____, TRUSTOR;
EQUITABLE DEED COMPANY, A CALIFORNIA CORPORATION

_____, TRUSTEE;

and recorded in Instrument # 0461729
in Book Page of Official Records in the Office of the County
Recorder of DOUGLAS County, NEVADA affecting the real property
therein described. Recorded 2/23/99

Bk 0299 Pg 4652

TOGETHER with the note(s) therein described or referred to, the
money due and to become due thereon, with interest, and all rights
accrued or to accrue under the Deed of Trust; without recourse on,
or any warranty or representation whatsoever by Assignor.

Any notices required or permitted to be given to the Assignee
under or in connection with this Assignment or under or in connection
with the Deed of Trust may be given at the following address:
RESIDENTIAL FUNDING CORPORATION

with a copy to Bank of America Cust. Rel. #4752, 10600 Valley View St.,
Cypress, CA 90630 or such other address or addresses as may be stated
in any document or instrument recorded hereafter referring to this
Assignment and identifying the Deed of Trust so affected.
DATED March 18, 1999.

BANK OF AMERICA, FEDERAL SAVINGS BANK

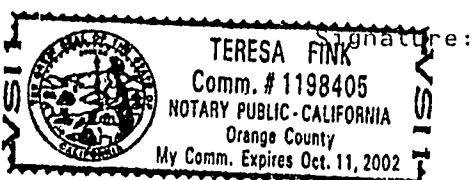
BY: Rhonda Meekins
RHONDA MEEKINS AUTHORIZED OFFICER

BY: Tammi J. Seder
TAMMI J. SEDER AUTHORIZED OFFICER

STATE OF CALIFORNIA)
County of Orange) SS.

On March 18, 1999, before me, TERESA FINK, a Notary
Public, in and for Orange, California said County and State,
personally appeared RHONDA MEEKINS and TAMMI J. SEDER
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



Teresa Fink
TERESA FINK
My Commission expires October 11, 2002

0476420

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BEING A PORTION OF THE NORTHEAST 1/4 OF SECTION 1, TOWNSHIP 12 NORTH, RANGE 20 EAST, M.D.B.&M., PARCEL 9-D-1, AS SET FORTH ON PARCEL MAP FOR WALTER MOLINE, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON JUNE 22, 1993, IN BOOK 693, PAGE 4652, AS DOCUMENT NO. 310409

GARDNERVILLE AREA

which has the address of 1357 RABBITBRUSH DRIVE, GARDNERVILLE (Street, City), Nevada 89410 [Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

Initials: M G M

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COPY

REQUESTED BY
Peele Mgmt Corp
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

1999 SEP 13 PM 3: 55

LINDA SLATER
RECORDER

\$ 9⁰⁰ PAID K2 DEPUTY

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