

Parcel Number: 17-380-12
PU132;KAR
Loan Number: 0010270311

Bank of America Mortgage
2810 N. Parham RD
Richmond, VA 23294

SUBSTITUTION OF TRUSTEE AND
DEED OF RECONVEYANCE

Whereas, BRADLEY A. CRAFT, UNMARRIED MAN, AND
NANCY P. HESSION, SINGLE WOMAN
executed a Deed of Trust dated 09-09-96
in favor of EQUITABLE DEED CO.

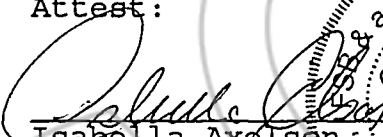
as Trustee,
and said Deed of Trust was given to secure an indebtedness in
favor of BANK OF AMERICA, FSB
as Beneficiary, and said Deed of Trust was recorded 09-10-96
as Document No. 396096, in Book Number 0996,
Page Number 1144, of Official Records of
DOUGLAS City/County, State of Nevada;
and whereas, the undersigned Beneficiary desires
to substitute a new Trustee as Trustee instead of
EQUITABLE DEED CO.

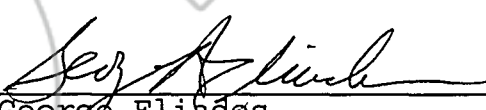
Therefore,
the undersigned, as present Beneficiary, hereby substitutes
Bank of America, FSB, a Federal Savings Bank, as Trustee
under said Deed of Trust, and now therefore,
Bank of America, FSB, a Federal Savings Bank, as
Trustee, does hereby grant, remise, release and reconvey to
the person or persons legally entitled thereto, all the estate
and interest derived to it, by or through said Deed of Trust,
in the lands therein described, together with the appurtenances;
special reference being hereby made to said Deed of Trust and
the Record thereof, for a particular description of said lands.

Date: November 17, 1999

Attest:

Bank of America, FSB
a Federal Savings Bank


Isabella Axelson,
Assistant Secretary


George Eliades
Assistant Vice President

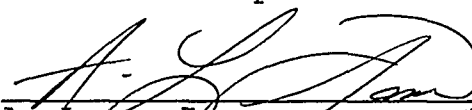


Acknowledgement by Corporate Owner of Note

State Of Virginia)
) SS
County Of Henrico)

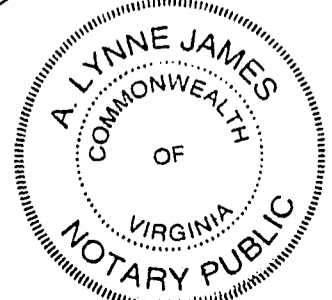
On November 17, 1999 before me, the undersigned, a
Notary Public in and for said State, personally appeared
Isabella Axelson and George Eliades, of
Bank of America, FSB, a Federal Savings Bank,
personally known to me (or proved to me on the basis of
satisfactory evidence) to be the persons whose names are
subscribed to the within instrument and acknowledged to me
that they executed the same in their authorized capacities,
and that by their signatures on the instrument the persons,
or the entity upon behalf of which the persons acted, executed
the instrument.

My Commission Expires:
September 30, 2003


A. Lynne James
Notary Public

When recorded mail to:

✓ Bradley A Craft
Nancy P Hession
Po Box 5129
Stateline NV 89449



0482081

BK 1299PG 1061

COPY

REQUESTED BY

B of A Mtg

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

1999 DEC -7 AM 11: 09

LINDA SLATER
RECORDER

\$ 11.00 PAID KD DEPUTY

0482081

BK1299PG1062