Parcel Tax Number: 029-503-21 New 1220-24-701-018

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 June 27, 1994 executed by BRIAN L TRUTE AND M KATHY TRUTE, WHO ARE MARRIED TO EACH OTHER as Trustors 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. 341014 Book No. 0794 Page 0082 on July 1, 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

T. Hornilla

Authorized Officer

Equitable Deed Company, a California Corporation, as Trustee.

T. Hornilla

Authorized Officer

STATE OF CALIFORNIA

SS.

COUNTY OF ORANGE

NOV 2 3 1999

On the 15th day of November, 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. KARYN BUTLER

WITNESS my hand and official seal,

Karyn Butler, Novary Public

WHEN RECORDED RETURN TO:

BRIN L TRUTE M KATHY TRUTE 707 WINNERS CIR

GARDNERVILLE, NV 89410

68180205732199 1-800-944-0404

RECORDING REQUESTED & PREPARED BY:

BANK OF AMERICA, N.A. Brea Consumer Loan Center 1324

P.O. BOX 2240

Brea, CA 92822 1-800-200-6945

99032084

REQUESTED BY STEWART TITLE OF DOUGLAS COUNTY IN OFFICIAL RECORDS OF DOUGLAS TO MEMADA

Commission # 1235542

Orange County Comm. Expires Oct 9, 2003

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LINDA SLATER RECORDER

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