LOAN NO. 1092979

OTHER REF.

T.S. NO. 12992SNV

APN 04-311-11

SUBSTITUTION OF TRUSTEE

WHEREAS, PETER REINSCHMIDT AND JUSTINA P REINSCHMIDT, WHO ARE MARRIED TO EACH OTHER

EQUITABLE DEED COMPANY, A CALIFORNIA CORPORATION BANK OF AMERICA NEVADA, A STATE CHARTERED BANK

was the original Trustor, was the original Trustee, and

dated 01/06/1994

Book N/A

Page N/A

Recorded on 01/12/1994

was the original Beneficiary under that certain Deed of Trust as Inst. # 000155321 155331

Of Official Records in the office of the Recorder of CARSON CITY

County, Nevada, AND

WHEREAS,

The undersigned, is the present Beneficiary under said Deed of Trust, and,

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder.

Now, THEREFORE, the undersigned Beneficiary hereby substitutes R.E.F.S. INC., A CALIFORNIA CORPORATION as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

DATE: 01/03/2000

BANK OF AMERICA, N.A. FKA BANK OF AMERICA NEVADA BY ITS ATTORNEY IN FACT, R.E.F.S. INC., A CALIFORNIA CORPORATION

MELINDA ROWLEY TRUSTEE OFFICER

STATE OF CALIFORNIA

COUNTY OF ORANGE

s.s.

On this January, 2000 3rd day of , personally appeared before me, a Notary Public, MELINDA ROWLEY personally known orproved to me the person whose name is to be subscribed to the above instrument, who acknowledged that executed the above instrument!

COMM. # 1162669 **ORANGE COUNTY** COMM. EXP. NOV. 22, 2001

NOTARY PUBLIC

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

R.E.F.S. INC. 17780 FITCH STREET, SUITE 240 **IRVINE, CA 92614**

0484172

LINDA SLATER RECORDER

DEPUTY

2000 JAN 10 PM 12: 54

REQUESTED BY

IN OFFICIAL RECORDS OF DOUGLAS CO., HEVADA

WESTERN TITLE COMPANY, INC.

Nevada Substitution of Trustee

NEV-002 (11/91)

BK0100PG1433