

Parcel Number: 1320-29-116-006
PU132;KBF
Loan Number: 6634393802

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

SUBSTITUTION OF TRUSTEE AND
DEED OF RECONVEYANCE

Whereas, WILLIAM K SIMON AND
SANDRA K SIMON

executed a Deed of Trust dated 06/11/99
in favor of TIM, INC.

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 06/15/99
as Document No. 0470406, in Book Number 0699,

Page Number 3398, 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
TIM, INC.

Therefore,

the undersigned, as present Beneficiary, hereby substitutes
Bank of America, N.A., a National Association, as Trustee

under said Deed of Trust, and now therefore,

Bank of America, N.A., a National Association, 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

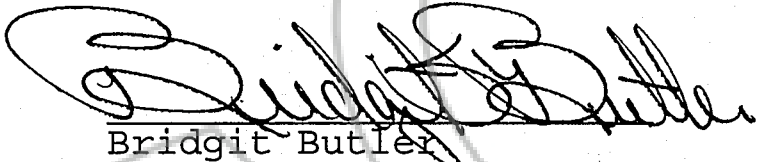
the Record thereof, for a particular description of said lands.


Date: August 10, 2000

Attest:

Bank of America, N.A.

successor in interest by merger
of Bank of America, FSB


Bridgit Butler
Assistant Secretary

By: 
Isabella Axelson
Assistant Vice President



Acknowledgement by Corporate Owner of Note

State Of Virginia
County Of Henrico

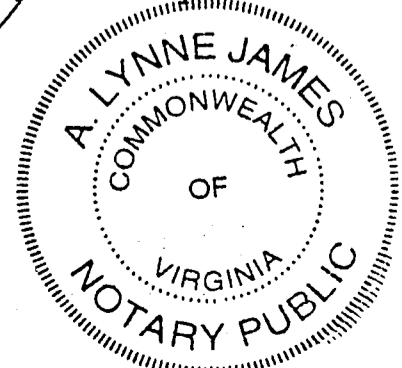
On August 10, 2000 before me, the undersigned, a
Notary Public in and for said State, personally appeared
Isabella Axelson and Bridgit Butler, of
Bank of America, N.A., a National Association,
personally known to me (or proved to me on the basis of
satisfactory evidence) to be the persons whose names 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:

William K Simon
Sandra K Simon
1429 Shasta Drive
Gardnerville NV 89410



0498435

BK0800PG5050

COPY

REQUESTED BY
Boya Mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 AUG 28 PM 2:47

LINDA SLATER
RECORDER

\$ 11.00 PAID KJ DEPUTY

0498435

BK0800PG5051