

Parcel Tax Number: 23-472-63
1320-36-002-024

82790-1211

**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 February 15, 1994 executed by JAMES T YERED AND LESLIE YERED, WHO ARE MARRIED TO EACH OTHER as Trustors to WESTERN TITLE COMPANY 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. 330644 Book No. 0294 Page 3817 on February 22, 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

Equitable Deed Company, a California Corporation,
as Trustee.

BY: [Signature]
T. Hornilla
Authorized Officer

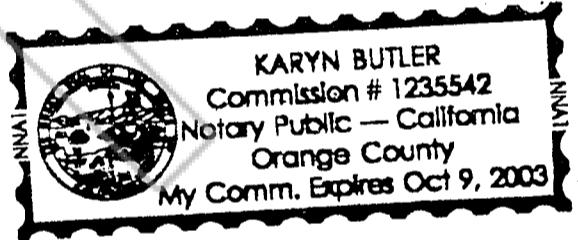
BY: [Signature]
T. Hornilla,
Authorized Officer

STATE OF CALIFORNIA }
COUNTY OF ORANGE } SS.

On the 22nd day of March, 2000, 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.

WITNESS my hand and official seal,

[Signature]
Karyn Butler, Notary Public



WHEN RECORDED RETURN TO:
JAMES T YERED
LESLIE YERED
1956 CURRANT CT
GARDNERVILLE, NV 89410
68180205713699
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

1200 -

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2000 DEC 13 PM 12: 53

LINDA SLATER
RECORDER

\$ 10.00 PAID BC DEPUTY

U1324123/NV03/

0504937
BK 1200PG2381