RECORDING REQUESTED/NVGENE And When Recorded Mail To:

Donald B. Gravette P.O. Box 38640 Colorado Springs, Co 80937-8640

SPACE ABOVE THIS LINE FOR RECORDER'S USE SPHS Loan No. 06200221978/FOWLER, JOHN/DBG/DOUGLAS/00

SUBSTITUTION OF TRUSTEE and DEED OF RECONVEYANCE

BANK OF AMERICA, NT&SA is the Owner and Holder of the Note secured by the Deed of Trust, dated September 13, 1994, made by JOHN S FOWLER AND CAROL J FOWLER, WHO ARE MARRIED TO EACH OTHER as Trustor, to WESTERN TITLE COMPANY as Trustee, for the benefit of BANK OF AMERICA NEVADA as Beneficiary, which Deed of Trust was recorded on October 7, 1994 in the office of the County Recorder of DOUGLAS County, Nevada Instrument No. 346343 in Book 0994, at Page 2875, hereby substitutes Donald B. Gravette, as Trustee in lieu of the above named Trustee under said Deed of Trust.

Donald B. Gravette hereby accepts said appointment as Trustee under said Deed of Trust and, as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust, does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, BANK OF AMERICA, NT&SA (Owner) and Donald B. Gravette have caused resents to be executed by their duly authorized officers, this BANK OF AMERICA, NT&SA

DOROTHY WILL AMS AUTHORIZED OFFICER

DONALD R. GRAVETTE, SUBSTITUTE TRUSTEE

B. GRAVETTE

STATE OF CALIFORNIA

)ss COUNTY OF SAN DIEGO

on JAN 18 2001 before me, THOMAS H. ADAMS __, Notary Public, personally appeared DOROTHY WILLIAMS, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal,

My Commission Expires: 2.

THOMAS H. ADAMS Commission # 1252919 Votory Public — California San Diego County My Comm. Expires Feb 7, 200

(Individual) STATE OF COLORADO COUNTY OF EL PASO

, before me, the undersigned, personally appeared Donald B. personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person or the entity upon behalf of which the person acted, executed the. instrument

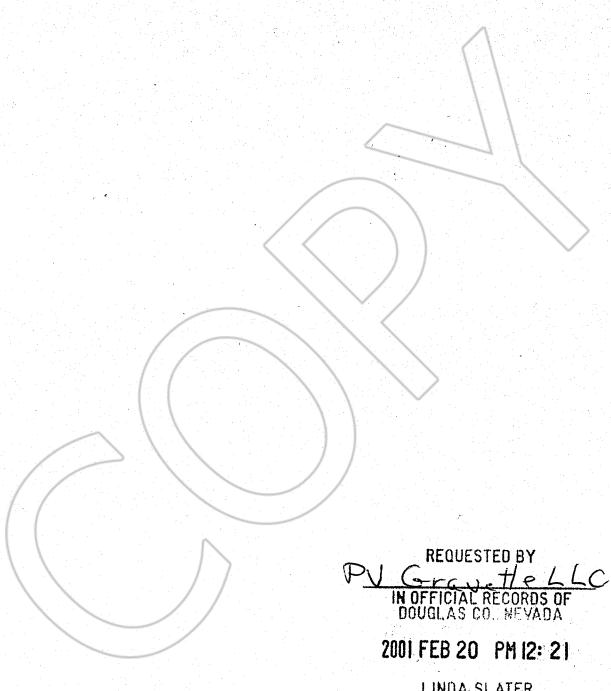
WITNESS My hand and official seal.

Public in and for said County and State

PATRICIA V. GRAVETTE Notary Public (Seal) State of Colorado

My Commission Expires 12/08/2001

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0508954 BK0201PG3573 LINDA SLATER
RECORDER

\$ 1100
PAID 62 DEPUTY