

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, BANK OF AMERICA NEVADA FORMERLY SECURITY PACIFIC BANK OF NEVADA is the Owner and Holder of the Note and Deed of Trust dated 10/18/90, executed by _____

FREDRICK E. NAEGLE AND SANDRA K. NAEGLE, HUSBAND AND WIFE AS JOINT TENANTS

as Trustees to LAND TITLE OF NEVADA, INC as Trustee, for the benefit of BANK OF AMERICA NEVADA FORMERLY SECURITY PACIFIC BANK NEVADA as Beneficiary, which Note and Deed of Trust was recorded in the office of the County Recorder of LINCOLN County, Nevada, as Document No. 095243, Book No. 93 page 108 on 10/23, 19 90.

NOW THEREFORE, the undersigned, present Beneficiary, hereby substitutes BANK OF AMERICA NEVADA as Trustee in lieu of the above named Trustee under Note and Deed of Trust;

BANK OF AMERICA NEVADA 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 the parties entitled thereto all Right, Title, and Interest heretofore acquired by said Trustee and said Note and Deed of Trust.

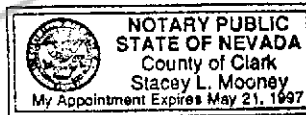
SUBSTITUTION OF TRUSTEE
BANK OF AMERICA, NEVADA
formerly SECURITY PACIFIC BANK
a Nevada Corporation

DEED OF RECONVEYANCE
BANK OF AMERICA, NEVADA
formerly SECURITY PACIFIC BANK
a Nevada Corporation

BY: Jana C. Scott
Jana C. Scott
Group Operations Manager
and Authorized Officer

BY: Jana C. Scott
Jana C. Scott
Group Operations Manager
and Authorized Officer

State of Nevada)
)ss
County of Clark)



On MAY 13, 1994 personally appeared before me, a Notary Public, Jana C. Scott who acknowledged that (s)he executed the above instrument.

Stacy L. Mooney
NOTARY PUBLIC

101867

THIS INSTRUMENT IS FILED AT
Bank of America
May 19, 1994
P 109
531

RECORDING REQUESTED BY: Bank of America
and when recorded, mail to: Fredrick & Sandra Naegle
23 Maine St
Caliente, NV 89008

Yuriko Setzer
By Justin Boucher, Deputy