

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, **BANK OF AMERICA, NEVADA**, is the Owner and Holder of the note and Deed of Trust dated **MARCH 7, 1994** executed by **RICHARD ROY STEVER AND LORENA ANN STEVER, WHO ARE MARRIED TO EACH OTHER**

as Trustors to **FIDELITY NATIONAL TITLE COMPANY** as Trustee, for the benefit of Bank of America, Nevada, as beneficiary, which Note and Deed of Trust was recorded in the office of the County Recorder of **LINCLON** County, Nevada, as Document No. **101559**, Book No. **108** Page **665** on **FEBRUARY 16, 1994**.

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 parties entitled thereto all right, Title, and Interest heretofore acquired by said Note and Deed of Trust.

SUBSTITUTION OF TRUSTEE
Bank of America, Nevada

DEED OF RECONVEYANCE
Bank of America, Nevada

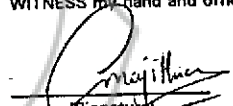
BY: 
SUZANNE STECKLER, Authorized Officer

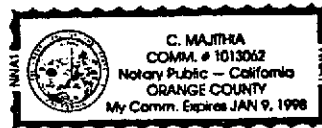
BY: 
SUZANNE STECKLER, Authorized Officer

STATE OF CALIFORNIA }
COUNTY OF ORANGE } SS.
C. Majithra, Notary Public

On October 12, 1995 before me, _____, a Notary Public in and for said County and State, personally appeared **SUZANNE STECKLER**, personally known to me (or proved to me on the 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)



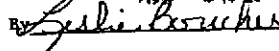
RECORDING REQUESTED BY
and when recorded mail to:

RICHARD ROY STEVER
LORENA ANN STEVER
P.O. BOX 444 #21 MAIN ST.
PIOCHE, NV 89043

CSR:MMG

104228

PAID AND RECORDED AT REQUEST OF
Lorena Stever
November 9, 1995
at 05 MINUTES past 11 O'CLOCK
LINCOLN COUNTY NEVADA, RECORDS
Yuriko Setzer

By:  Deputy