

**SUBSTITUTION OF TRUSTEE
AND DEED OF RECONVEYANCE**

The undersigned, BANK OF AMERICA, N.T & S.A., successor in interest to BANK OF AMERICA NEVADA as the Owner and Holder of the note and Deed of Trust dated October 4, 1994 executed by WILLIAM F LYNCH AND MELBA C LYNCH, WHO ARE MARRIED TO EACH OTHER as Truors to LAND TITLE OF NEVADA, INC as Trustee, for the benefit of Bank of America, N.T & S. A., formerly BANK OF AMERICA 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. 102546 Book No. 111 Page 219 on October 10, 1994.

NOW THEREFORE, the undersigned, present Beneficiary, hereby substitutes Equitable Deed as Trustee in lieu of the above named Trustee under Note and Deed of Trust.

Equitable Deed 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. T & S. A.
successor in interest to
BANK OF AMERICA NEVADA

Equitable Deed Company, a California Company

BY: [Signature]

BY: [Signature]

S. Lynch
Authorized Officer

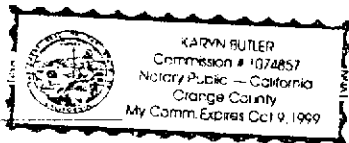
S. Lynch,
Authorized Officer

STATE OF CALIFORNIA }
COUNTY OF ORANGE } SS:

On the 8th day of May, 1998, before me Karyn Butler, personally appeared S. Lynch, 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:
WILLIAM F LYNCH
MELBA C LYNCH
PO BOX 65
PIOCHE NV 89043
200-306-0228/312-9001
1-800-200-6945

NO. 111010

FILED AND RECORDED AT REQUEST OF:
BANK OF AMERICA
MAY 26, 1998

AT 01 MINUTES PAST 1 O'CLOCK
PM 134 OF OFFICIAL
RECORDS PAGE 455 LINCOLN
COUNTY, NEVADA

YURIKO SETZER
BY [Signature], DEPUTY

U1324176/NV03/CR

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