

Bank of America

Real Estate Loan Service Center

When Recorded Mail To:

DOROTHEA M ROWE

P. O. BOX 414
CALIENTE, NV 89008-0414

Loan Number: 0006991815

PF: 08/12/99

**SUBSTITUTION OF TRUSTEE AND
DEED OF RECONVEYANCE**

The undersigned, Bank of America, N.A. f/k/a Bank of America NT & SA, successor by merger to Security Pacific National Bank, as the owner and holder of the Note secured by Deed of Trust dated, 11-06-90, made by DOROTHEA M. ROWE, A MARRIED WOMAN, AS HER SOLE AND SEPARATE

Trustor(s), to STEWART TITLE OF NEVADA, as Trustee, for Security Pacific National Bank, as Beneficiary, which Deed of Trust was recorded 11-16-90, as Instrument/File No. 095365, in Book/Reel/Volume/Docket 93 Page/Image 327, Official Records of Lincoln County, Nevada, hereby substitutes Equitable Deed Company, a California Corporation, as Trustee under said Deed of Trust.

Equitable Deed Company, hereby accepts said appointment as Trustee under the above Deed of Trust, and as successor Trustee, and 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 the estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, the owner and holder above named, and Equitable Deed Company, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated: August 26, 1999

Equitable Deed Company, a California Corporation

Bank of America, N.A. f/k/a Bank of America NT & SA,
successor by merger to
Security Pacific National Bank

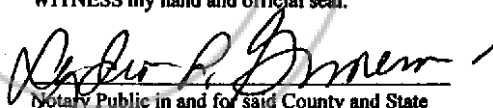
By: 
C. Penso, Assistant Vice President

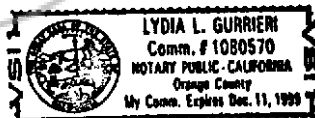
By: 
M. Reyes, Authorized Officer

**STATE OF CALIFORNIA
COUNTY OF ORANGE**

On 08/26/99, before me, Lydia L. Gurrieri, a Notary Public, in and for Orange, California, said County and State, personally appeared C. Penso, Assistant Vice President and M. Reyes, Authorized Officer, 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.


Notary Public in and for said County and State
MR



11.00
FRM-4055L

COPY

NO. **113329**

FILED AND RECORDED AT REQUEST OF

Bank Of America

Sept. 7, 1999

A. 00 MINUTES PAST 09 O'CLOCK

AM IN BOOK 143 OF OFFICIAL

RECORDS PAGE 550 LINCOLN

COUNTY, NEVADA.

Leslie Boucher

COUNTY RECORDER

BY Janson Lewis, Deputy