Loan # 001-19677-6

Attn: Sandie 7798 Re:

FULL RECONVEYANCE

07025

FIRST FINANCIAL SERVICE CORPORATION, a Nevada corporation, as duly

stated

Trustee

under Deed of Trust executed by MICHAEL V. GAYER and FRAN ALLEN GAYER

Trustor,

recorded on

November 21, 1978 as Document No.

27539

in Book

, Page

of 1300

Official Records of

Douglas

County, State of

Nevada

1178

having been requested in writing by holder of the obligations thereunder to make this reconveyance by reason of all indebtedness secured by said Deed of Trust being fully satisfied, and said Deed of Trust and the Note(s) secured thereby having been surrendered to said Trustee for cancellation, DOES HEREBY RECONVEY, without warranty, to THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it thereunder.

IN WITNESS WHEREOF,

First Financial Service Corporation, as such Trustee, has caused its corporate name and seal to be hereto affixed by its

Trustee

, thereunto duly authorized, this

2nd

day of

February

. 19 85

FIRST FINANCIAL SERVICE CORPORATION, Trustee

Kathy Duskin, Trustee

STATE OF NEVADA COUNTY OF WASHOE)

February 2, 1985

personally appeared before me.

a Notary Public in and for said County and State,

Kathy Duskin

known to me to be the person who executed the within instrument on behalf of the Corporation therein named and acknowledged to me that such Corporation executed the same.

SS.

MICHELE GERHARDT Notary Public-State of Nevada Appointment Recorded in Washoe County MY APPOINTMENT EXPIRES FEB. 23, 1986

RECORDING REQUESTED BY

(SPACE FOR RECORDER'S USE)

DOUGLA

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

'85 FEB -7 P12:54

Michael & Fran Gayer

WHEN RECORDED MAIL TO

P. 0. Box 814

Zephyr Cove, Nevada 89448

SUZANNE BEAUDREAU