LOAN NO. 001 1283327 ESC. NO. 722739 ALU

FULL RECONVEYANCE

RECON NO.

16182

First Financial Service Corp now known as AMFED FINANCIAL INC., a Nevada corporation, as duly

stated

Trustee

under Deed of Trust executed by Robert Ray Handley and JoAnn B. Handley

husband and wife as joint tenants with right of survivorship

Trustor.

recorded on 4-17-87

as Document No. 153372

in Book 487 Page 2136-2142 of

Official Records of

Douglas

County, State of

Nevada

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,

AMFED FINANCIAL INC., as such Trustee, has caused its corporate name and seal to be hereto affixed by its

PRESIDENT

, thereunto duly authorized, this

21.st

day of

August

1991

AMFED FINANCIAL INC., Trustee

David P. Downs, President

STATE OF NEVADA

COUNTY OF WASHOE

On August 21, 1991

personally appeared before me,

a Notary Public in and for said County and State, David P. Downs

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.

NOTARY PUBLIC

Founders RECORDING REQUESTED BY

P O Box 255100

Sacramento, CA 95865

Lisa Macias

Robert Ray Handley JoAnn B. Handley 141 Marion Drive West Orange, NJ 07052

PHILOMENA PLUNKE! Notary Public State of Nevada Appointment Recorded in Washoe County MY APPOINTMENT EXPIRES NOV 2, 1991

SEAL

(SPACE FOR RECORDER'S USE)

REQUESTED BY STEWART TITLE OF DONGLAS COUNTY

SEP - 4 P1:41