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DEED OF RECONVEYANCE

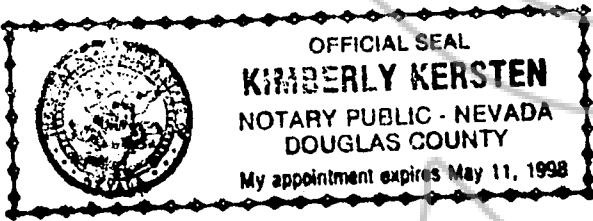
WHEREAS, the indebtedness secured to be paid by the Deed of Trust executed by
Larry A. McPhail and Karen L. McPhail, husband and wife

to STEWART TITLE OF CARSON CITY, a Nevada corporation, Trustee for
Nevada Community Federal Credit Union

Beneficiaries,
recorded 2-28, 19 92, as Document No. 272220 in Book 292,
Page 5025, and following, Official Records Douglas County County,
Nevada, has been fully paid.

NOW, THEREFORE, STEWART TITLE OF CARSON CITY, a Nevada corporation,
Trustee, does hereby grant and reconvey unto the parties entitled thereto, without warranty,
all the estate and interest derived to it under said Deed of Trust in the lands situate in
County of Douglas, State of Nevada, and therein described.

IN WITNESS WHEREOF, the said Trustee has caused its corporate name to be hereunto
subscribed and its corporate seal affixed this 25th day of January, 1995.



STEWART TITLE OF CARSON CITY

By Angela M. Smith
Angela M. Smith V.P.

STATE OF NEVADA }
CARSON CITY } ss.

On 1-25-95, personally
appeared before me, a Notary Public,

Angela M. Smith V.P.
known to me to be the person described
in and who acknowledged that She
executed the above instrument.

Kim Kersten
Notary Public

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'95 JAN 27 P12:02

LINDA SLATER
RECORDER
\$ 7.00 PAID Ph DEPUTY

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BK 0195 PG 3648