

FULL RECONVEYANCE

STEWART TITLE OF DOUGLAS COUNTY,
a Nevada corporation Trustee, under the Deed of Trust executed by

TRUSTOR: MICHAEL F. REEDER AND PAMELA O'KEEFE, HUSBAND AND WIFE
AS JOINT TENANTS

DATED: April 23, 1993
RECORDED: May 14, 1993
BOOK: 593
PAGE: 2675
DOCUMENT NO: 307089

**THIS INSTRUMENT IS BEING RECORDED AS AN
ACCOMMODATION ONLY. NO LIABILITY, EXPRESS
OR IMPLIED, IS ASSUMED AS TO ITS REGULARITY
OR SUFFICIENCY NOR AS TO ITS AFFECT, IF ANY,
UPON TITLE TO ANY REAL PROPERTY DESCRIBED
THEREIN.**

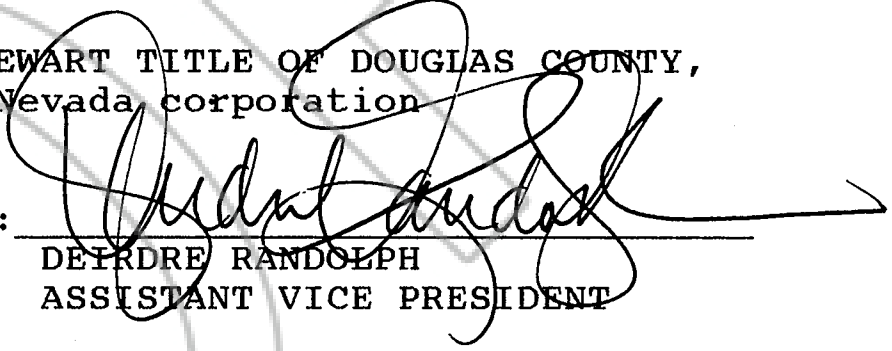
STEWART TITLE OF DOUGLAS COUNTY

of Official Records in the office of the County Recorder of Douglas
County, Nevada having been requested in writing by the holder of the
obligations secured by said Deed of Trust, to reconvey the estate
granted to Trustee under said Deed of Trust, does hereby reconvey to the
person or persons legally entitled thereto, without warranty, all the
estate, title and interest acquired by Trustee under said Deed of Trust.

IN WITNESS WHEREOF, said STEWART TITLE OF DOUGLAS COUNTY,
a Nevada corporation Trustee, has caused its corporation name and seal
to be hereto affixed by its ASSISTANT VICE PRESIDENT thereunto duly
authorized.

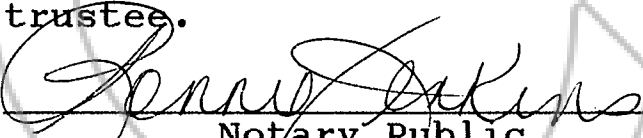
Dated: March 09, 1995

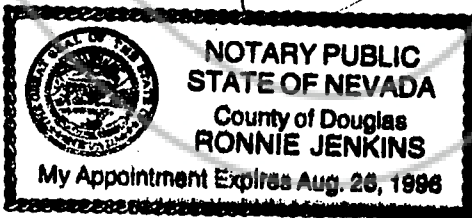
STEWART TITLE OF DOUGLAS COUNTY,
a Nevada corporation

By: 
DEIRDRE RANDOLPH
ASSISTANT VICE PRESIDENT

STATE OF NEVADA)
) ss:
COUNTY OF DOUGLAS)

On March 9, 1995, before me, the undersigned, a Notary Public in
and for said State, personally appeared DEIRDRE RANDOLPH known
to me to be the ASSISTANT VICE PRESIDENT of the corporation that executed
the within instrument and known to me to be the person who executed
the within instrument on behalf of the corporation herein named and
acknowledged to me that such corporation executed the same, as such
trustee.


Notary Public



REQUESTED BY
STEWART TITLE OF DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'95 MAR 13 10:15

LINDA SLATER
RECORDER

\$ 7.00 PAID TO DEPUTY

357718

BK 0395 PG 1422

WHEN RECORDED, MAIL TO:
MICHAEL F. REEDER
P.O. BOX 10454
ZEPHYR COVE, NV 89448