

WHEN RECORDED MAIL TO:
NEVADA BANKING COMPANY
P.O. BOX 5700
STATELINE, NEVADA 89449

Order No. //
Escrow No. S61527TO
R.P.T.T. 0.00
XX Based on full value
Based on full value
less liens

**INDIVIDUAL GRANT DEED
IN LIEU OF FORECLOSURE**

THIS INDENTURE WITNESSETH:

That for a valuable consideration, receipt of which is hereby acknowledged
ROBERT L. PRUETT, a widower

(GRANTOR),
does hereby grant, bargain, sell, and convey to NEVADA BANKING COMPANY, a
Nevada Corporation

(GRANTEE),
all that real property in the County of DOUGLAS, State of Nevada,
being Assessor's Parcel Number 17-340-12 and 13 specifically described as:

Lots 29 and 30, in Block F, as said lots and block are set forth on the
Final Map entitled GENOA LAKES PHASE 1, a Planned Unit Development,
Recorded March 16, 1993, in Book 393 of Official Records, at Page 3260,
Douglas County, Nevada as Document No. 302137.

A.P.N. 17-340-12 (LOT 30)
17-340-13 (LOT 29)

Together with all and singular the tenements, hereditaments and
appurtenances thereunto belonging or in anywise appertaining, and any
reversions, remainders, rents, issues or profits thereof.

Dated February 28, 1996

Robert L. Pruett

ROBERT L. PRUETT

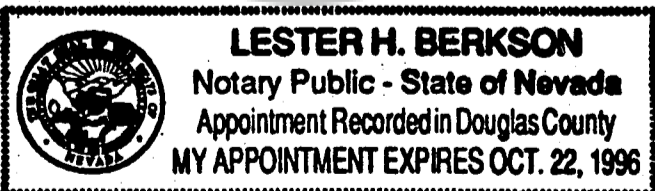
STATE OF NEVADA)
County of *Douglas*)SS.

This instrument was acknowledged
before me on *Feb 28, 1996*
by *ROBERT L. PRUETT*

MAIL TAX STATEMENT TO:
SAME AS ABOVE

Lester H. Berkson

Notary Public



.....
FOR RECORDER'S USE

ESTOPPEL AFFIDAVIT

STATE OF NEVADA)
) SS
COUNTY OF _____)

ROBERT L. PRUETT, being first duly sworn, respectively, desposes and says: That he is the identical party who made, executed, and delivered that certain deed to NEVADA BANKING COMPANY, dated the 28th day of February, 1996, conveying the following described property in Douglas County, State of Nevada, to-wit:

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

Lots 29 and 30; in Block F, as said lots and block are set forth on the Final Map entitled GENOA LAKES PHASE 1, a Planned Unit Development, Recorded March 16, 1993, in Book 393 of Official Records, at Page 3260, Douglas County, Nevada as Document No. 302137.

A.P.N. 17-340-12 (LOT 30)
17-340-13 (LOT 29)

THAT affiant is now and at all times herein mentioned, is a widower,

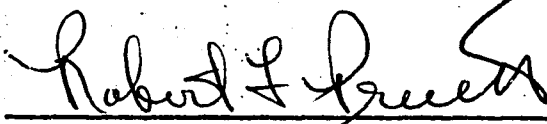
THAT the aforesaid deed is intended to be, and is, an absolute conveyance of title to said premises to the grantee named therein, and was not, and is not now, intended as a mortgage, trust conveyance, or security of any kind; that it was the intention of affiant as grantor in said deed to convey, and by said deed these affiants did convey to the grantee therein all his right, title and interest, absolutely in and to, said premises; that possession of said premises has been surrendered to the grantee;

THAT in the execution and delivery of said deed, affiant is not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and were not acting under coercion or duress;

THAT the consideration for said deed was the full cancellation of all debts, obligations, costs, and charges secured by that certain deed of trust heretofore existing on said property executed by ROBERT L. PRUETT, a widower, Trustor, to WESTERN TITLE COMPANY, INC., Trustee, for NEVADA BANKING COMPANY Beneficiary, dated the 8th day of January, 1996, and recorded on the 22nd day of January, 1996, in Book 196, of Official Records, page 3441, DOUGLAS County, Nevada, as Document No. 379384, and the reconveyance of said property under said deed of trust; that at the time of making of said deed, affiant believed, and now believe, that the aforesaid consideration therefore represents the fair value of the property so deeded:

THIS affidavit is made for the protection and benefit of the grantee in said deed, his successors and assigns, and all other parties hereafter dealing with or who may have acquired an interest in the property herein described, and particularly for the benefit of Western title company, Inc. which is about to insure the title to said property in reliance thereon, and any other title company which may hereafter insure the title to said property.

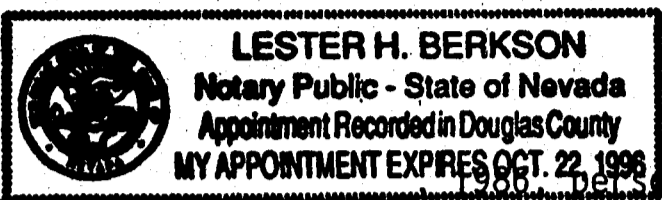
THAT affiants, and each of them, will tesify, declare, depose, and certify before any completent tribunal, officer, or person, in any cause now pending or which may hereafter be instituted, to the truth of the particular facts hereinabove set forth.



ROBERT L. PRUETT

SUBSCRIBED AND SWORN TO before me, the undersigned,
a Notary Public in and for said County and State,
this 28 day of February 1996.

Lester H. Berkson
Notary Public



On 1996 personally
appeared before me, a Notary Public, _____

who acknowledged that he executed the
within instrument.

Notary Public

COOPER

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

'96 MAR -4 P12:00

LINDA SLATER
RECORDER
PAID DEPUTY

382533

BK0396PG0323