

FULL RECONVEYANCE

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BANK OF AMERICA, NEVADA, a Nevada corporation, as duly appointed Trustee under Deed of Trust hereinafter referred to, having received from holder of the obligations thereunder a written request to reconvey, reciting that all sums of secured by said Deed of Trust and the note or notes secured thereby having been surrendered to said Trustee for cancellation, does hereby RECONVEY without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder, said Deed of Trust was executed by JAMES J. KEEGAN AND CHRISTINA J. KEEGAN, WHO ARE MARRIED TO EACH OTHER and recorded in the official records of DOUGLAS County of Nevada, as follows:
Recorded October 24, 1994 as instrument No. 349187 in Book N/A Page N/A

IN WITNESS WHEREOF, Bank of America, Nevada, as such Trustee, has caused its corporate name to be hereto affixed by its Authorized Officer, thereunto duly authorized on the date shown in the acknowledgment certificate shown below.

BANK OF AMERICA, NEVADA

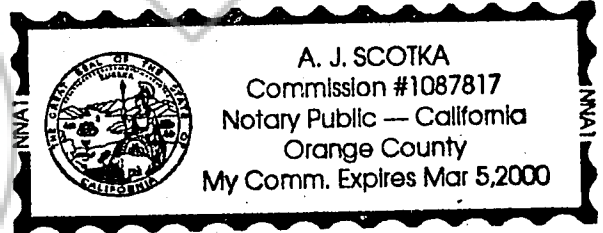
By: S. Lynch
S. LYNCH, Authorized Officer

STATE OF CALIFORNIA }
 } SS.
COUNTY OF ORANGE }

On July 12, 1996 before me, A.J. Scotka, a Notary Public in and for said County and State, personally appeared S. LYNCH, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

A.J. Scotka
(Signature)



RECORDING REQUESTED BY
and when recorded mail to:

JAMES KEEGAN
CHRISTINA KEEGAN
1008 GEORGIA LN
GARDNERVILLE, NV 89410
200-306-0252494-9001
ESCROW #: N/A

U1324094

REQUESTED BY
B of A
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

'96 JUL 15 AM 1:19

LINDA SLATER
RECORDER

PAID \$7.00 K2 DEPUTY

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BK 0796 PG 2038