

FULL RECONVEYANCE

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 CARL F. SMITH AND PAMELA G. SMITH, WHO ARE MARRIED TO EACH OTHER and recorded in the official records of DOUGLAS County of Nevada, as follows:
Recorded April 17, 1995 as instrument No. 360226 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

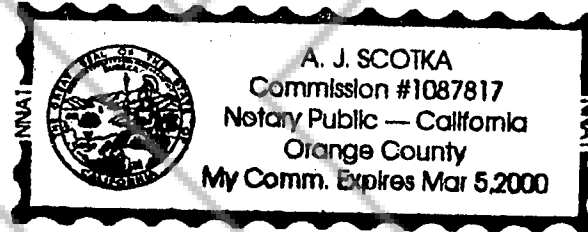
By: *S. Lynch*
S. LYNCH, Authorized Officer

STATE OF CALIFORNIA }
COUNTY OF ORANGE } SS.

On December 10, 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:

Bank of America
P.O. Box 2240
Brea CA 92622
CARL SMITH
PAMELA SMITH
1161 CHAPARRAL CT
MINDEN, NV 89423
290094457
ESCROW #: N/A

U1324094

REQUESTED BY
BoA
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'96 DEC 16 AM 11:23

403010
BK 1296 PG 2570

LINDA SLATER
RECORDER
\$ 7.00 PAID ko DEPUTY