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 GAYLE P. GELBRON, AN UNMARRIED PERSON and recorded in the official records of DOUGLAS County of Nevada, as follows:

Recorded December 04, 1995 as instrument No. 376227 in Book 1295 Page 0245

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 N.T. & S.A. Successor by merger to Bank of America, Nevada

By: /////
C. BENNORTH, Authorized Officer

STATE OF CALIFORNIA

ss.

COUNTY OF ORANGE

E. G. Callihan, Notary Public

On April 01, 1997 before me, _______, a Notary Public in and for said County and State, personally appeared C. BENNORTH, 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.

(Signature) G. Callihan, Notary Public

E, G. CALLIHAN
COMM. # 1006267
Notary Public — California
ORANGE COUNTY
My Comm. Expires OCT 27, 1997

RECORDING REQUESTED BY and when recorded mail to:

GAYLE GELBRON PO BOX 387 GLENBROOK, NV 89413 200-306-0299420-6998 ESCROW #: 77752-PC

U1324250

FIRST CENTENNIAL TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO.. NEVADA

'97 APR 15 P2:48

LINDA SLATER
RECORDER

S PAID & DEPUTY

0410603 BK0497PG2220

*= 11877 E.