FULL RECONVEYANCE

EQUITABLE DEED COMPANY, a California 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 PATRICIA K. WATERS, AN UNMARRIED PERSON and recorded in the official records of DOUGLAS County of Nevada, as follows:

Recorded August 28, 1996 as instrument No. 395271 in Book 0896 Page 5041

IN WITNESS WHEREOF, Equitable Deed Company, 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.

EQUITABLE DEED COMPANY, as Trustee

By: 1/ Authorized Officer

STATE OF CALIFORNIA

SS.

COUNTY OF ORANGE

On December 08, 1997 before me, Sandra M. Rider, Notary Public , 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.

Note Note My Co

SANDRA M. RIDER Carrmission # 1130650 Notary Public — California Orange County My Comm. Expires Mar 23, 2001

RECORDING REQUESTED BY and when recorded mail to:

PATRICIA WATERS 1332 TOPAZ LANE GARDNERVILLE, NV 89410 200-306-0362277-9001 ESCROW#: N/A

U1324094

REQUESTED BY

REQUESTED BY

N OFFICIAL RECORDS OF

IN OFFICIAL RECORDS OF DOUGLAS CO., REVADA

'97 DEC 19 A10:20

Bank of America

P.O. Box 2240 Brea, CA 92822

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RECORDER

PAID

DEPU

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