FULL RECONVEYANCE

BAA POBOX 2040 Breach 92633-2240

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 EDWARD T KARTER AND MARIANNE KARTER, WHO ARE MARRIED TO EACH OTHER and recorded in the official records of DOUGLAS County of Nevada, as follows:

Recorded November 30, 1993 as instrument No. 323841 in Book 1193 Page 6183

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

S. LYNCH Authorized Officer

STATE OF CALIFORNIA

ss.

COUNTY OF ORANGE

On December 16, 1997 before me, ________, 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.

(Signature)

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

RECORDING REQUESTED BY and when recorded mail to:

EDWARD KARTER
MARIANNE KARTER
1104 ADOBE DR
CARSON CITY, NV 89705-8005
660073230
ESCROW#: N/A

B C A

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'97 DEC 22 P1:00

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BK 1297PG4175

LINDA SLATER
RECORDER

\$7 90 PAID & DEPUTY