

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 KENNETH R. GAGER AND DEANNA GAGER, WHO ARE MARRIED TO EACH OTHER and recorded in the official records of DOUGLAS County of Nevada, as follows:
Recorded March 31, 1997 as instrument No. 0409594 in Book 0397 Page 5289

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: S. Lynch
S. LYNCH/Authorized Officer

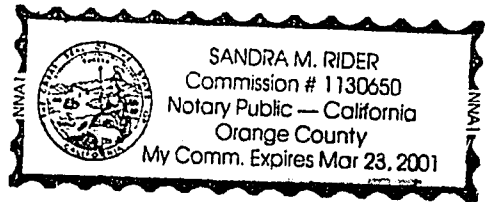
STATE OF CALIFORNIA }
 } SS.
COUNTY OF ORANGE }

Sandra M. Rider, Notary Public

On December 18, 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.

Sandra M. Rider
(Signature)



RECORDING REQUESTED BY
and when recorded mail to:

DEANNA GAGER
KENNETH GAGER
2759 WILDHORSE LANE
MINDEN, NV 89423
200-306-0403899-9001
ESCROW #: N/A

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

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Bank of America
Post Office Box 2240
Brea, CA 92622

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RECORDER
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