

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 FREDERICK J. SCHMIDT AND BRENDA M. SCHMIDT, WHO ARE MARRIED TO EACH OTHER

and recorded in the official records of DOUGLAS County of Nevada, as follows:
Recorded April 21, 1995 as instrument No. 360595 in Book 0495 Page 3133

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

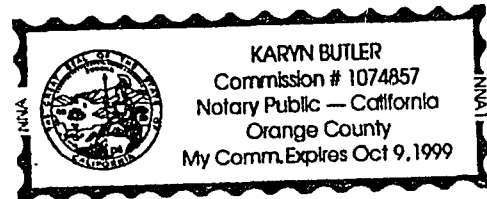
By: F. Fresno
F. FRESNIDO, Authorized Officer

STATE OF CALIFORNIA }
COUNTY OF ORANGE } SS.

On January 14, 1998 before me, Karyn Butler, a Notary Public in and for said County and State, personally appeared F. FRESNIDO, 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.

Karyn Butler
(Signature)



RECORDING REQUESTED BY
and when recorded mail to:

FREDERICK SCHMIDT
BRENDA SCHMIDT
3431 ALPINE VIEW RD
CARSON CITY, NV 89705-7005
380094604
ESCROW #: NA

U1324180

Bank of America

P.O. Box 2240
Brea, CA 92822-2240

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

'98 JAN 26 A11 :00

0431183
BKO198PG3785

LINDA SLATER
RECORDER
\$ 7.00 PAID K2 DEPUTY