

FULL RECONVEYANCE

1) 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, a reciting that all sums of secured by said Deed of Trust and the note or notes secured hereby 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 HOWARD R NAFIE AND GERALDINE H NAFIE, WHO ARE MARRIED TO EACH OTHER and recorded in the official records of Douglas County of Nevada, as follows:

Recorded November 5, 1993 as instrument No. 321986 in Book 1193, Page 1035.

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

STATE OF CALIFORNIA }
 } SS.
COUNTY OF ORANGE }

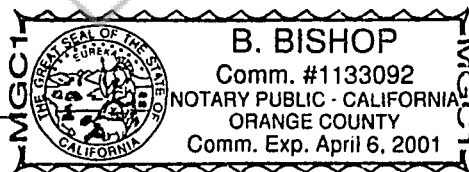
By: [Signature]
F. Fresnido, Authorized Officer

B. Bishop, Notary Public

On the 22nd day of October, 1998, before me ~~Karyn Butler~~, personally appeared F. Fresnido, Authorized Officer, personally known to me (or proved to me on 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]
Karyn Butler, Notary Public
B. Bishop, Notary Public



WHEN RECORDED MAIL TO
HOWARD R NAFIE
PO BOX 1303
ZEPHYR COVE NV 89448-0000
200-306-0116319-9001
1-800-200-6945

REQUESTED BY
[Signature]
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 OCT 26 P12:03

0452523

LINDA SLATER
RECORDER
\$ 750 PAID K2 DEPUTY

U1324170/NV01/NR

BK 1098 PG 5066