RECORDING REQUESTED BY

BANK OF AMERICA

WHEN RECORDED MAIL TO: JAMES D. OWEN 1080 KERRY LANE GARDNERVILLE, NV 89410

203819MLP space above this line for recorder's use

FULL RECONVEYANCE

EQUITABLE DEED COMPANY, A California corporation, as duly appointed Trustee under deed of trust dated Aug 12, 1998 made by:

JAMES D. OWEN AND ANNA MAE OWEN, WHO ARE MARRIED TO EACH OTHER

as Trustor, and recorded on Aug 20, 1998, as Series # 0448505

Book 0998, Page 0048, of Official Records in the Office of the County recorder of Douglas, State of Nevada, has received from Beneficiary thereunder a written request to reconvey and in accordance with said request and the provisions of said Deed of Trust does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder.

Dated: Oct 23, 1998

EQUITABLE DEED COMPANY,

as Trustee

BY

K. KRISHNA, Corporate Officer

State of California)
County of Sacramento) S.S.

On October 23, 1998, before me, The Undersigned, a Notary Public in and for Sacramento County, State of California, personally appeared K. KRISHNA, Authorized Officer, 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.

WITNESSMY HAND AND OFF

(Notary Public's Signatur

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MARIA R. PORTELA
Commission # 1184201
Notary Public - California
Sacramento County
My Comm. Expires May 21, 2002

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