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, 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 DAVID J NICHOLSON AND GEORGIA RUTH NICHOLSON, WHO ARE MARRIED TO EACH OTHER and recorded in the official records of Douglas County of Nevada, as follows:

Recorded April 18, 1995 as instrument No. 360331 in Book 0495, Page 2550.

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.

F. Fresnido, Authorized Officer

COUNTY OF ORANGE

DEC 0 1 1998

On the 24th day of November, 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,

Karyn Butler, Notary Public

KARYN BUTLER Commission # 1074857 Notary Public — California Orange County My Comm. Expires Oct 9, 1999

WHEN RECORDED MAIL TO DAVID NICHOLSON GEORGIA NICHOLSON 1390 TOPAZ LN GARDERVILLE NV 89410 290093343 1-800-257-5603

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IN OFFICIAL RECORDS OF

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