

FULL RECONVEYANCE

BANK OF AMERICA, NEVADA, FORMERLY VALLEY BANK OF 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 WILLIAM E. COWEN and recorded in the official records of Douglas County of Nevada, as follows:

Recorded January 23, 1989 as instrument No. 194943 in Book 189, Page 2912.

IN WITNESS WHEREOF, Bank of America, Nevada, FORMERLY VALLEY BANK OF 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

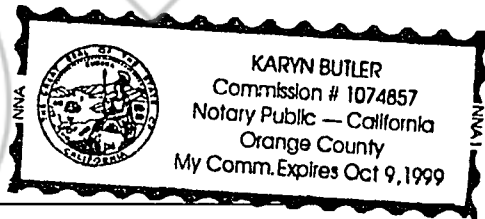
STATE OF CALIFORNIA }
COUNTY OF ORANGE } SS.

By: S. Lynch
S. Lynch, Authorized Officer

On the 1st day of July, 1999, before me Karyn Butler, personally appeared S. Lynch, 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
Karyn Butler, Notary Public



✓ WHEN RECORDED MAIL TO
WILLIAM E COWEN
1830 HWY 32
HALFWAY MO 65663
323398263
1-800-257-5603

REQUESTED BY
Northern Nevada Title Company
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 JUL 22 A10:04

LINDA SLATER
RECORDER
7.00 PAID ALB DEPUTY

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