Bank of America

Real Estate Loan Service Center Reconveyance Mail Code CA9-707-01-27 10600 Valley View Street Cypress, California, 90630-0012

When Recorded Mail To: JACK L FERREL

983 PARKVIEW DRIVE CARSON CITY, NV 89705-8084

Loan Number: 0061115410

PF: 11/01/99

FULL RECONVEYANCE

Equitable Deed Company, a California Corporation, as duly appointed Trustee under Deed of Trust dated 08-15-96, made by JACK L. FERREL, AN UNMARRIED PERSON

as Trustor(s), and recorded on 08-19-96, as Instrument Number 394551, Book/Reel 0896, Page/Image 3297 of Official Records in the office of the County Recorder of Douglas, 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: November 09, 1999

Equitable Deed Company, a California Corporation

M. Reyes, Authorized Officer

STATE OF CALIFORNIA COUNTY OF ORANGE

On 11/09/99, before me, Erlinda M. Lagman, a Notary Public, in and for Orange, California, said County and State, personally appeared M. Reyes, 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.

WITNESS my hand and official seal.

ERLINDA M. LAGMAN Comm. # 1083262 OTARY PUBLIC - CALIFORNIA Orange County Comm. Expires Jan. 18, 2000

IN OFFICIAL RECORDS OF

EQUESTED BY

DOUGLAS CO., REVADA

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PAID. & DEPUTY