RECORDING REQUESTED BY BANK OF AMERICA, N.A. Brea Consumer Loan Center 1324 P.O. Box 2240 Brea, CA 92822 1-800-257-5603

WHEN RECORDED MAIL TO

Western Title Company 1626 Hwy. 395 Minden, Nevada 89423

81978 - DEC

space above this line for recorder's use DEED OF RECONVEYANCE

This should be recorded in county where deed of trust is recorded.

Known all Men By These Presents:

Whereas, Bank of America, N.A., formerly Bank of America National Trust and Savings Association, the Beneficiary and holder of the Deed of Trust made, executed and delivered on October 23, 1990 by CHADLEY R. COVINGTON AND SHAUNA COVINGTON, WHO ARE MARRIED TO EACH OTHER as Trustor to CONTINENTAL AUXILIARY COMPANY, a California Corporation, as Trustee for said beneficiary, which Deed of Trust was recorded on October 26, 1990, in the office of the County Recorder of said County of San Bernardino, California, in Volume 90-428685, in Book NA, of Official Records at page NA et.seq. has requested the Trustee under said Deed of Trust to reconvey their premises therein described: and

WHEREAS, EQUITABLE DEED COMPANY as successor by merger to CONTINENTAL AUXILIARY COMPANY, A California Corporation, is now the Trustee under said Deed of Trust:

NOW, THEREFORE, EQUITABLE DEED COMPANY, as said Trustee, does hereby grant, remise, release and reconvey to the person or persons legally entitled thereto, all the estate and interest derived to it, by or through said Deed of Trust, the record thereof, for a particular description of said lands.

IN WITNESS WHEREOF, said EQUITABLE DEED COMPANY, as such Trustee, has caused these presents to be executed by an officer to wit T. Hornilla, Authorized Officer of the EQUITABLE DEED COMPANY, by virtue of a resolution of the Board of Directors of said Corporation heretofore recorded in the aforesaid County.

Dated November 17, 1999

EQUITABLE DEED COMPANY as successor by merger to CONTINENTAL AUXILIARY COMPANY, A Corporation, Trustee.

T. Hornilla, Authorized Officer

Its Agent

State of California County of Orange

On the 17th day of November, 1999, before me Karyn Butler, a Notary Public in and for said County and State, personally appeared T. Hornilla, 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.

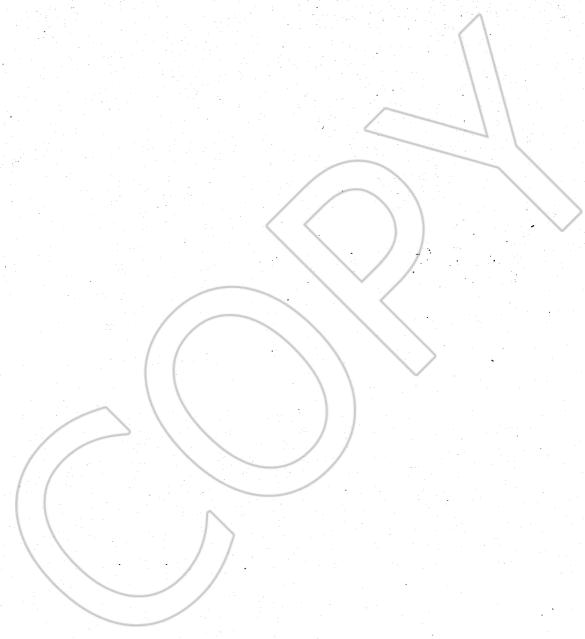
WITNESS my hand and official seal,

Karyn Butler, Notary Public

KARYN BUTLER
Commission # 1235542
Notary Public — California
Orange County
My Comm. Expires Oct 9, 2003

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WESTERN FITTE COMPANY, INC.

NOFFICIAL RECORDS OF DOUGLAS CG., NEVADA

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