

Parcel Tax Number: 23-430-06

9901 HALO

FULL RECONVEYANCE

EQUITABLE DEED COMPANY, a California 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 PHILIP L. FINGAR AND RHONDA L. FINGAR, WHO ARE MARRIED TO EACH OTHER and recorded in the official records of Douglas County of Nevada, as follows:

Recorded June 7, 1996 as instrument No. 389506, in Book 0696, Page 0955.

IN WITNESS WHEREOF, EQUITABLE DEED COMPANY, a California corporation, 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.

EQUITABLE DEED COMPANY, as Trustee

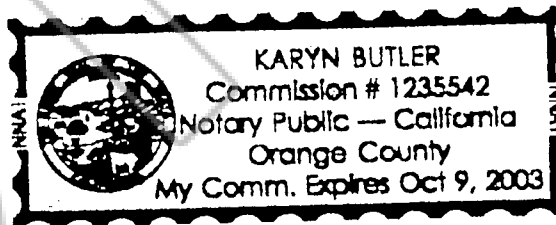
STATE OF CALIFORNIA }
 } SS.
COUNTY OF ORANGE }

By [Signature]
T/Hornilla, Authorized Officer

On the 11th day of February, 2000, before me, Karyn Butler, 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,

[Signature]
Karyn Butler, Notary Public



WHEN RECORDED MAIL TO
PHILIP L FINGAR
RHONDA L MOORE
PO BOX 644
GARDNERVILLE NV 89410
68180200668299
1-800-944-0404

RECORDING REQUESTED & PREPARED BY:
BANK OF AMERICA, N.A.
Brea Consumer Loan Center 1324
P.O. BOX 2240
Brea, CA 92822
1-800-200-6945

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 FEB 23 AM 10: 09

LINDA SLATER
RECORDER

\$ 7.00 PAID ko DEPUTY

U1324179/NV06/

0486693
BK0200PG3373