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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 PAUL HAMILTON PENN SR. AND BERNICE JANE PENN, WHO ARE MARRIED TO EACH OTHER and recorded in the official records of Douglas County of Nevada, as follows:

Recorded August 8,1997 as instrument No. 0418953, in Book 0897, Page 1284.

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.

Hornilla, Authorized Officer

COUNTY OF ORANGE

On the 10th day of April, 2000, before me, the 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,

Karyii Botler, Notary Public



WHEN RECORDED MAIL TO PAUL H PENN BERNICE J PENN 1290 CHARDONNAY DR #B GARDNERVILLE, NV 89410 68180200997099 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 MAY -5 AM II: 21

LINDA SLATER RECORDER

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