

Parcel Tax Number: 025-1A2-03

FULL RECONVEYANCE- DEED OF TRUST MODIFICATION

Bank of America, N.A., formerly Bank of America Nevada, a Nevada Banking Corporation, as holder of the Deed of Trust Modification hereinafter referred to, and stating that all sums have been paid that are secured by said Deed of Trust Modification and the note or notes secured hereby having been surrendered 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 Modification was executed by JAMES L. KRUGER AND DONNA S. KRUGER, WHO ARE MARRIED TO EACH OTHER to Bank of America, N.A., formerly Equitable Deed Company, a California Corporation, as Trustee and recorded in the official records of Douglas County of Nevada, as follows:

Recorded May 30, 1997 as instrument No. 0413734, in Book 0597, Page 5313.

IN WITNESS WHEREOF, Bank of America, N. A., formerly Bank of America Nevada, a Nevada Banking Corporation, 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.A.
formerly
Bank of America Nevada, a Nevada Banking Corporation

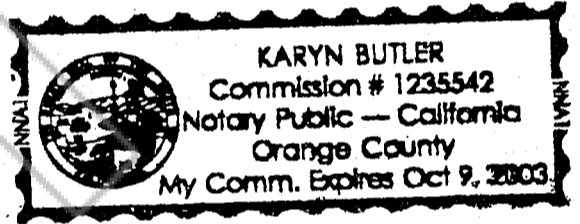
By [Signature]
T. Hornilla, Authorized Officer

STATE OF CALIFORNIA }
COUNTY OF ORANGE } SS.

On the 14th day of April, 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
PASTOR JAMES LEO KRUGER
1721 LANTANA DR
MINDEN, NV 89423
68180200616199
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
[Signature]
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA
2000 MAY 30 AM 10:03
LINDA SLATER
RECORDER
\$ 7.00 PAID [Signature] DEPUTY

0492925
BK0500PG6265