Parcel Tax Number: 13-032-08

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 NORMAN L. METCALF AND BETTY J. METCALF, TRUSTEES OF THE NORMAN & BETTY METCALF FAMILY TRUST, DATED JUNE 18, 1991 to Bank of America, N.A., formerly PRLAP, Inc., as successor by merger with Equitable Deed Company, as Trustee and recorded in the official records of Douglas County of Nevada, as follows:

Recorded July 25, 1997 as instrument No. 0417969, in Book 0797, Page 4359.

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:_____
Tony Ung, Authorized Officer

STATE OF CALIFORNIA }
} SS.
COUNTY OF ORANGE }

On the 21st day of September, 2000, before me Cristina Rosado, personally appeared Tony Ung, 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,

Cristina Rosado, Notary Public

CRISTINA ROSADO
COMM. #1255683
Notary Public-California
ORANGE COUNTY
My Comm. Exp. March 5, 2004
ESI1 ESI1

WHEN RECORDED MAIL TO
NORMAN L METCALF
BETTY J METCALF
3714 LYLA LN
CARSON CITY, NV 89705
68180200644199

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

REQUESTED BY
Morgan Stanley
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 OCT -2 AM 10: 32

LINDA SLATER
RECORDER

$ 7.00 PAID KD DEPUTY

U1324752/NV05/

0500569
BK1000PG0065