

Parcel Tax Number: ~~29 421 15~~
1220-22-40-058

FULL RECONVEYANCE

PRLAP, Inc., as successor by merger with EQUITABLE DEED COMPANY, 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 MATTHEW P. BERNARD AND CAROL A. BERNARD, WHO ARE MARRIED TO EACH OTHER and recorded in the official records of Douglas County of Nevada, as follows:

Recorded October 9, 1996 as instrument No. 398366, in Book 1096, Page 1585.

IN WITNESS WHEREOF, PRLAP, Inc., 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.

PRLAP, Inc., as successor by merger with
EQUITABLE DEED COMPANY, as Trustee

STATE OF CALIFORNIA

COUNTY OF ORANGE

} SS.

By: Tony Ung
Tony Ung, Authorized Officer

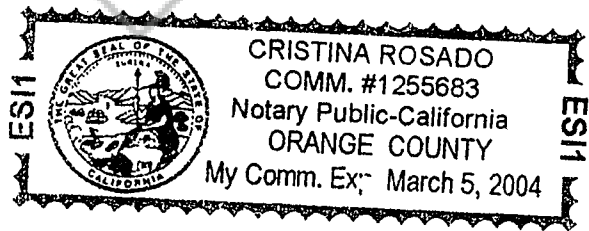
CRISTINA ROSADO

On the 10th day of November, 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,

[Signature]

CRISTINA ROSADO, Notary Public



WHEN RECORDED MAIL TO
MATTHEW P. BERNARD
CAROL A BERNARD
P O BOX 1613
MINDEN, NV 89423
68180200748099

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
BoA
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 NOV 27 AM 11: 22

LINDA SLATER
RECORDER

\$7.00 PAID KS DEPUTY