Parcel Tax Number: 1220-16-210-002

FULL RECONVEYANCE

Bank of America, N.A., formerly BANK OF AMERICA, NEVADA, BANK OF AMERICA NEVADA a Nevada 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 JONATHAN B KROM AND AVERILEE J KROM, WHO ARE MARRIED TO EACH OTHER and recorded in the official records of Douglas County of Nevada, as follows:

Recorded January 14, 1994 as instrument No. 327656 in Book 0194, Page 2767.

IN WITNESS WHEREOF, Bank of America, N.A. formerly Bank of America, Nevada, BANK OF AMERICA NEVADA 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.

Bank of America, N.A., formerly
Bank of America, Nevada

By: _____
Tony Ung, Authorized Officer

STATE OF CALIFORNIA }
} SS.
COUNTY OF ORANGE }

On the ~~12th~~ 11th day of December, 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

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

WHEN RECORDED MAIL TO
JONATHAN B KROM
AVERILEE J KROM
36990 PALMDALE RD
RANCHO MIRAGE CA 92270
68180117891799

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
B of A
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 DEC 18 PM 2:10

LINDA SLATER
RECORDER

$ 7.00 PAID KD DEPUTY

U1324179/NV01/

0505230

BK1200PG3335