FULL RECONVEYANCE

Bank of America, N.A., formerly BANK OF AMERICA, NEVADA, SECURITY PACIFIC BANK 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 JOSEPH M. SCHWARTZ AND SHIRLEY R. SCHWARTZ, HUSBAND AND WIFE AS JOINT TENANTS, WITH RIGHT OF SURVIVORSHIP. and recorded in the official records of Douglas County of Nevada, as follows:

Recorded June 4, 1991 as instrument No. 252027 in Book 691, Page 200.

IN WITNESS WHEREOF, Bank of America, N.A. formerly Bank of America, Nevada, SECURITY PACIFIC BANK 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

STATE OF CALIFORNIA

ss.

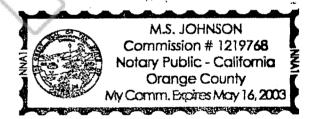
Tony Ung, Authorized Officer

COUNTY OF ORANGE

On the 7/th day of April, 2001, before me M.S. JOHNSON , 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,

M.S. JOHNSON , Notary Public



WHEN RECORDED MAIL TO JOSEPH M SCHWARTZ SHIRLEY R SCHWARTZ 1672 MACKLAND AVE MINDEN, NV 89423-4434 68180200430799

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

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2001 JUL 12 AM 11: 04

0518156 BK0701PG2842 LINDA SLATER RECORDER