

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 MICHAEL P. BRAY AND JUDITH ANN BRAY, WHO ARE MARRIED TO EACH OTHER and recorded in the official records of Douglas County of Nevada, as follows:

Recorded September 14, 1998 as instrument No. 0449322, in Book 0998, Page 2416.

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

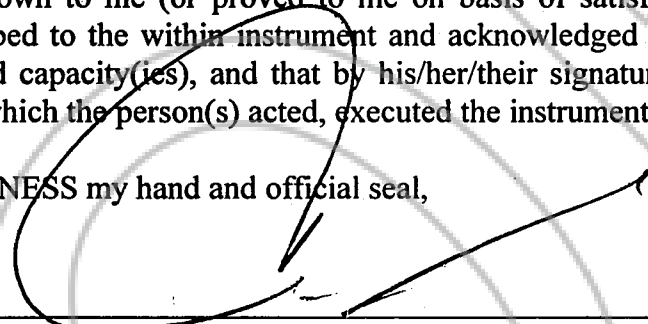
By: 
K. Martin, Authorized Officer

STATE OF CALIFORNIA }
 } SS.
COUNTY OF ORANGE }

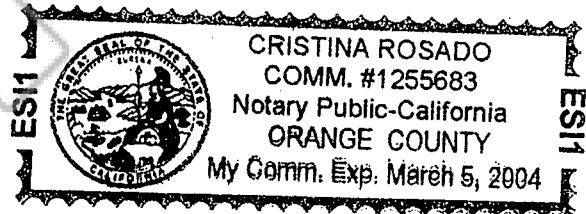
OCT 11 2001

On the 9th day of October, 2001, before me, **CRISTINA ROSADO**, personally appeared K. Martin, 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,

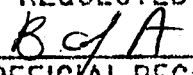


CRISTINA ROSADO, Notary Public



WHEN RECORDED MAIL TAX STATEMENTS TO
MICHAEL BRAY
JUDITH BRAY
P.O. BOX 2436
MINDEN, NV 89423-2436
68180201354499

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 OCT 24 AM 11:39

LINDA SLATER
RECORDER

\$14⁰⁰ PAID  DEPUTY