

Parcel Tax Number: 29-294-02

New 1220-21-810-117

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 FRANK A. HIGGINSON AND BETTY L. HIGGINSON, WHO ARE MARRIED TO EACH OTHER and recorded in the official records of Douglas County of Nevada, as follows:

Recorded June 19, 1996 as instrument No. 390223, in Book 0696, Page 2946.

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 }
 } SS.
COUNTY OF ORANGE }

By: _____
K. Martin, Authorized Officer

M. NAJERA

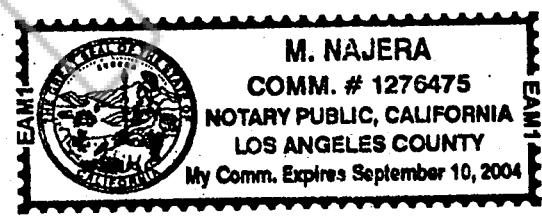
On the 22nd day of January, 2002, before me, _____, personally appeared K. Martin, Authorized Officer, personally known to me (or proved to me on basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed 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,

M. Najera

, Notary Public

M. NAJERA



WHEN RECORDED MAIL TAX STATEMENTS AND RETURN TO:
FRANCIS A GIGGINSON
BETTY L HIGGINSON
1337 MARY JO DR
GARDNERVILLE, NV 89410
68180205986499

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
BGA
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 JAN 28 AM 10:30

LINDA SLATER
RECORDER

\$14⁰⁰ PAID *KD* DEPUTY

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BK 0102 PG 7896