Parcel Tax Number: 1320-30-21/-011

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 KEN GIRDNER AND SANDRA GIRDNER, MARRIED TO EACH OTHER and recorded in the official records of Douglas County of Nevada, as follows:

Recorded November 2,1999 as instrument No. 0479907, in Book 1199, Page 0306.

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

W. Martin, Authorized Officer

STATE OF CALIFORNIA

ss.

COUNTY OF ORANGE

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
COMM. # 1276475
MOTARY PUBLIC, CALIFORNIA
LOS ANGELES COUNTY
My Comm. Expires September 10, 2004

WHEN RECORDED MAIL TAX STATEMENTS AND RETURN TO:

KEN GIRDNER SANDRA GIRDNER 832 MAHOGANY DR MINDEN, NV 89423 68181000162199

RECORDING REQUESTED & PREPARED BY:

BANK OF AMERICA, N.A. Consumer Credit Services P.O. BOX 2240 Brea, CA 92822

Brea, CA 92822 1-800-200-6945 REQUESTED BY

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2002 JAN 28 AM IO: 30

LINDA SLATER RECORDER

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