After recording mail to:

Mr. and Mrs. Melvin O. Landrum
26771 Eldridge Avenue
Hayward, CA 94544

DEED IN LIEU OF FORECLOSURE

THIS INDENTURE, made this 19th day of March, 1986, between STEVEN D. INGERSOLL and ERNESTINE Khe INGERSOLL husband and wife first part, and MELVIN O. LANDRUM and INA JEAN LANDRUM, husband and wife, as Joint Tenants

, the party of the

second part.

WITNESSETH:

That said party of the first part executed a promissory note secured by a deed of trust dated August 29, 1985, wherein party of the first part, was trustor and party of the second part was beneficiary, A Nevada Corporation and wherein SIERRA LAND TITLE CORPORATION, was trustee, which deed of trust was recorded Aug. 30, 1985 in the Official Records of Douglas County, State of Nevada, as Document No.122516, in Book 885 Page 3425

NOW, THEREFORE, in consideration of the aforementioned and in consideration of the sum of TEN DOLLARS (\$10.00), lawful money of the United States of America, the receipt whereof is hereby acknowledged, the party of the first part, do by these presents grant, bargain, and sell unto the said party of the second part, and to its heirs and assigns forever, all that certain real property situate in the County of Douglas State of Nevada Nevada, described as follows:

Lot 128, as shown on the map of TOPAZ RANCH ESTATES UNIT NO. 3, filed in the office of the County Recorder of Douglas County, Nevada, on March 31, 1969.

This deed is an absolute conveyance from the party of the first part to party of the second part in consideration for the full satisfaction of all obligations secured by the deed of trust dated August 29, 1985 executed by party of the first part as trustor, in which party of the second part is named as beneficiary, and SIERRA LAND TITLE CORPORATION, a Nevada Corporation

, is named as trustee, and recorded August 30, 1985 in the Official Records of Douglas County, State of Nevada, as Document No. 122516, in Book 885, Page 3425,

Party of the first part declares that this conveyance was freely and fairly made in cancellation of such obligations, and that there are no agreements, oral or written, except as contained in this deed, with respect to the described real property.

Together with all and singular, the tenements, hereditaments, and appurtenances thereunto belonging, or in anywise appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof.

To have and to hold the said premises, together with the appurtenances, unto the said party of the second part, and to its heirs and assigns forever.

IN WITNESS WHEREOF, the party of the first part has hereunto set his hand the day and year first above written.

STATE OF NEVADA

))ss:

COUNTY OF Washoe

On March 19, 1986 personally appeared before

Steven D. Ingersoll and Ernestine K. Ingersoll me, a notary public, who acknowledged to me that

he executed the above instrument.

Beurly Jean Jackney
Notary Ediblic

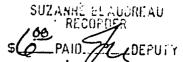
PRINCIPLE TO THE PROPERTY OF T

REQUESTED BY

LAWYERS TITLE

IN OFFICIAL RECORDS OF
DOUGLAS CO.. HEVADA

'86 MAR 31 P2:19



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BOOK 386 PAGE 2549