Stewart Title of Douglas Co.

When Recorded Return To:

Mr. and Mrs. Ghan 1974 Mule Lane Gardnerville, NV 89410

## FULL RECONVEYANCE

DATE:

February 15th

19 95 .

The undersigned is the legal owner and holder of the Note secured by the Deed of Trust dated the 3rd day of December, 1992. Made by TIMOTHY SCOTT GHAN AND BEVERLY SINGH-GHAN, HUSBAND AND WIFE

Trustor, to CENTRAL PACIFIC MORTGAGE COMPANY

recorded on the 9th day of December, 1992, Beneficiary, which Deed of Trust was 295005 1292 1476 Document Number Book Page of DOUGLAS Nevada , Said Note, together with all other indebtedness County, secured by said Deed of Trust, has been fully paid and satisfied; and as Trustee the undersigned does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it under said Deed of Trust.

This 15th day of February, 1995.

DESCRIPTION: "AS DESCRIBED IN THE ABOVE REFERENCED DEED OF TRUST."

Madison Dividends, Inc.

By:

Patricia Ingram, Associate Vice President

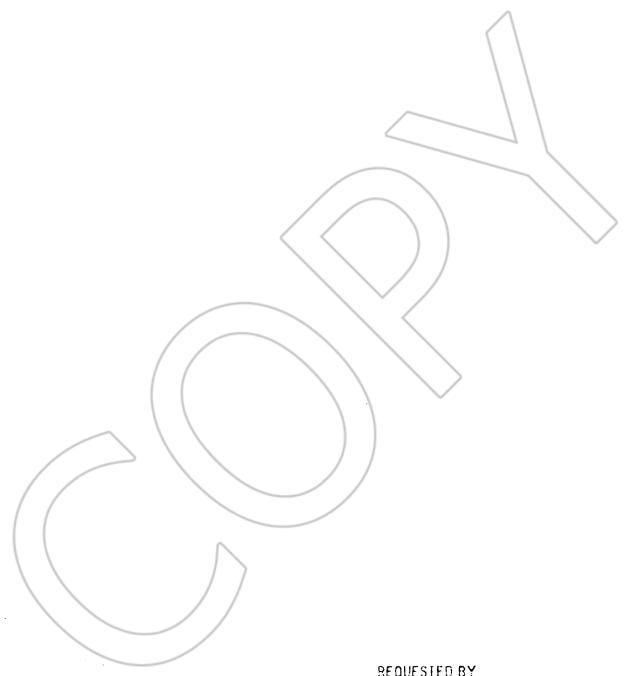
STATE OF MICHIGAN COUNTY OF OAKLAND

On the 15th day of February, 1995, before me the undersigned, a Notary Public in and for said County and State, personally appeared Patricia Ingram, Associate Vice President Madison Dividends, Inc., the Corporation that executed the within Instrument, known to me to be the person who executed the within Instrument on behalf of the Corporation herein named and acknowledged to me that such Corporation executed the same, pursuant to its by-laws.

WITNESS my hand and official Seal.

SHARON G. MITCHELL
Notary Public. Oakland County, Michigan
My Commission Expires October 13, 1998
360459

Notary Public in and for said County and State



REQUESTED BY

STEWART TITLE of DOUGLAS COUNTY

IN OFFICIAL RECORDS OF
DOUGLAS CO.. NEVADA

'95 APR 20 A10:05

**360459** BK 0 4 9 5 PG 2 8 5 5

LINDA SLATER
RECORDER
PAID Bh DEPUTY