

20037627-4 01-31-95 1052/498
Recording Requested By:
Stewart Title of Douglas Co.

94011889

When Recorded Return To:

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

FULL RECONVEYANCE

DATE: February 15th, 1995.

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
Beneficiary, which Deed of Trust was recorded on the 9th day of December, 1992,
Document Number 295005 Book 1292 Page 1476 of official records,
DOUGLAS County, Nevada, Said Note, together with all other indebtedness
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
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 of 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**

Sharon G. Mitchell
Notary Public in and for said County and State

BK0495PG2854

COPY

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'95 APR 20 A10 :05

LINDA SLATER
RECORDER
\$ 8.00 PAID *Bh* DEPUTY

360459
BK0495PG2855