WHEN RECORDED, MAIL TO:

STEWART TITLE OF DOUGLAS COUNTY P.O. BOX 1029 1650 NORTH LUCERNE MINDEN, NV 89423

Loan No. 3336743 Order No. ESC#95031128 Recon. No. 28521 Prin To:
Consocioated Reconverpance Co.
21031 Ventura Bird., Suite 520
Woodropp Hius, CA 91364

(space above this line for recorder's use)

DEED OF RECONVEYANCE

WHEREAS CONSOLIDATED RECONVEYANCE COMPANY, whose address is 21031 VENTURA BLVD., SUITE 520 WOODLAND HILLS, CA 91364 is the present Trustee of record under the following described Deed of Trust:

Trustor(s): RAYMOND L. UTZMAN, AN UNMARRIED MAN

Beneficiary: AMERICAN RESIDENTIAL MORTGAGE CORPORATION, A CA. CORP.

Trustee: ARM FINANCIAL CORPORATION

Dated: APRIL 22, 1992, and recorded MAY 1, 1992

Doc/Inst #: 277646 Book: 592 Page: 015 County: DOUGLAS State of :NEVADA

AND WHEREAS, the above mentioned Deed of Trust has been paid in full.

NOW THEREFORE, the present Trustee having received from the present owner of the beneficial interest under said Deed of Trust and the obligations secured thereby a written request to reconvey by reason of the obligations secured by said Deed of Trust, DOES HEREBY RECONVEY, without warranty to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust in said County and State describing the land as more fully described in said Deed of Trust

CONSOLIDATED RECONVEYANCE COMPANY, a Limited Partnership

By: Presidential Management Company, a Limited Partnership, General Partner

By: Presidential Services Corporation, General Partner

Dated: OCTOBER 24th, 1995

STATE OF CALIFORNIA COUNTY OF LOS ANGELES KENNETH A. CARMONA SENIOR VICE PRESIDENT

On OCTOBER 24th, 1995, before me, DEE-DEE POLL personally appeared KENNETH A. CARMONA personally known to me (or proved to me on the 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.,

Signature

DEE-DEE POLI

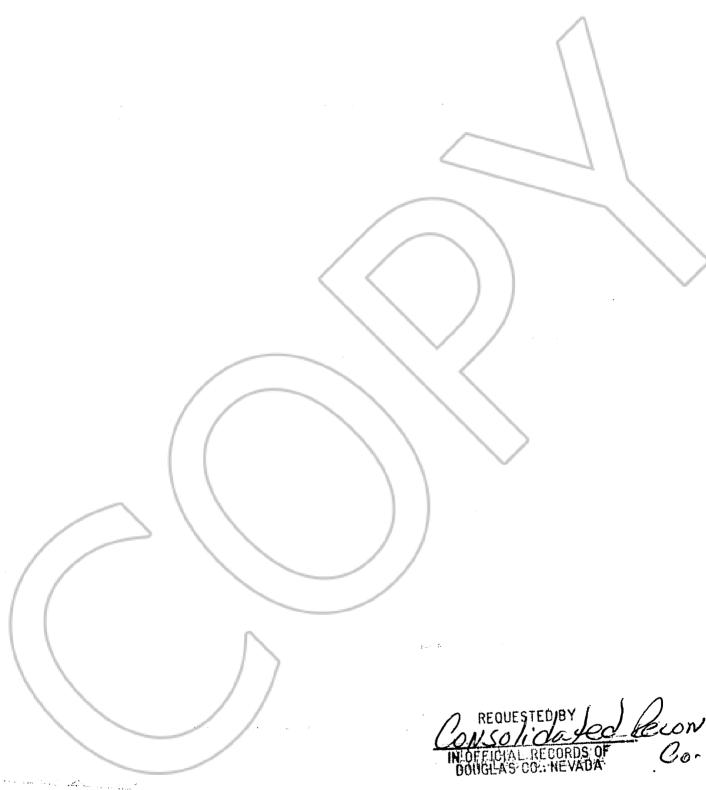
DEF-DEE POLL
Comm. # 1027629
NOTARY PUBLIC - CALIFORNIA
Los Angeles County
My Comm. Expires May 25, 1998

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