FULL RECONVEYANCE

Title Order:

Loan #: 71473037

Invoice #: BEN041196

STANDORD Trust Doed Service Compony 2600 STONNEU Drive, #200 Concord, CA 94520

Recon #: 11393

BENEFICIAL MANAGEMENT CORPORATION OF AMERICA as Present Trustee for the Deed of Trust executed by WILLIAM A. UTTER, AN UNMARRIED MAN as Trustor(s), and recorded as: Instrument/File No. 344148 on August 16, 1994 in Book 0894 Page 2902 of Official Records in the office of the County Recorder of DOUGLAS County, Nevada, having been requested in writing, by the holder of the obligations secured by said deed of trust, to reconvey the estate granted to trustee under said deed of trust, DOES HEREBY RECONVEY to the person or persons legally entitled thereto, without warranty, all the estate, title and interest acquired by trustee under said deed of trust.

IN WITNESS WHEREOF, BENEFICIAL MANAGEMENT CORPORATION OF AMERICA, as Trustee, has caused its corporate name to be affixed by a duly authorized officer on the date shown on the acknowledgement certificate below.

Beneficial Management Corporation of America by Standard Trust Deed Service Company as Authorized Agent

By: ____

JOYCE WILLIAMSON ASSISTANT VICE PRESIDENT

STATE OF CALIFORNIA COUNTY OF CONTRA COSTA

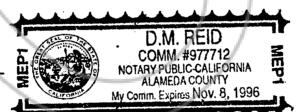
) S.S.

On April 11, 1996, before me, D.M. REID personally appeared JOYCE WILLIAMSON 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 on 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 same.

WITNESS my hand and official seal.

Signature D. M

D.M. REID



Recording Requested By

Attention:

When Recorded Mail To

WILLIAM A. UTTER

C/O: BENEFICIAL MORTGAGE CORP.

ATTN: DALENE HARRISON

5000 HOPYARD ROAD SUITE 125

PLEASANTON, CA 94588

Standard Truct DD Serv MOFFICIAL RECORDS OF MOTOR AS COLL NEVADA

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RECORDER
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