

FULL RECONVEYANCE

STEWART TITLE OF DOUGLAS COUNTY, formerly Douglas County Title Co., Inc., a Nevada Corporation, Trustee under the Deed of Trust executed by

Trustor: ALLAN N. OWYEN and DARLEENE J. OWYEN, husband and wife

Dated: October 9, 1996
Recorded: November 12, 1996
Book: 1196
Page: 1724
Document No: 400727

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, said STEWART TITLE OF DOUGLAS COUNTY, formerly Douglas County Title Co., Inc., Trustee, has caused its corporate name and seal to be hereto affixed by its Assistant Secretary thereunto duly authorized.

Dated: January 30, 1997

STEWART TITLE OF DOUGLAS COUNTY, formerly Douglas County Title, Co., Inc.

By [Signature]
W. Shepley Curtis
Assistant Secretary

SEAL

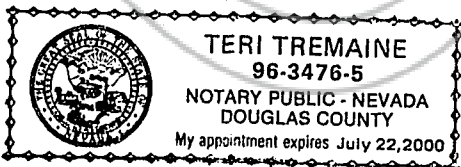
STATE OF NEVADA )
)ss.
COUNTY OF DOUGLAS )

On January 30, 1997, before me, the undersigned, a Notary Public in and for said State, personally appeared W. Shepley Curtis known to me to be the Assistant Secretary of the corporation that executed the within instrument and known to me to be the person who executed the within instrument on behalf of the corporation therein named and acknowledged to me that such corporation executed the same, as such trustee.

[Signature]
NOTARY PUBLIC

REQUESTED BY
Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA.

'97 FEB -4 A9:53



0405989

LINDA SLATER
RECORDER
\$ 7.00 PAID [Signature] DEPUTY

WHEN RECORDED, MAIL TO:
HARICH TAHOE DEVELOPMENTS

BK0297PG0201