

When recorded, mail to:
Fred & Mary Jo Coons
221 Buena Vista Ct.
Gardnerville, NV 89410

Installment Collection No. 1-3878

FULL RECONVEYANCE

First Centennial Trust Deed Services, Inc., as Successor To First Centennial Title Company of Nevada, Inc., a Nevada corporation, as duly appointed Trustee under Deed of Trust dated May 19, 1995, made by FRED R. COONS, JR and MARY JO COONS, husband and wife, herein "Trustor", and MICHAEL J. GEROW and RACHELLE H. GEROW, husband and wife, as joint tenants with right of survivorship, herein called "Beneficiary", recorded as Document No. 362797, in Book No. 0595, on Page No. 3921, recorded on May 24, 1995, of the Official Records in the office of the recorder of Douglas County, State of Nevada, describing land therein:

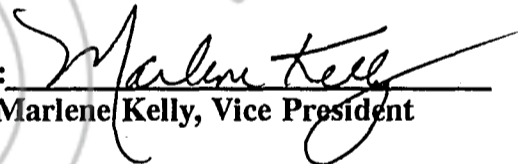
SEE EXHIBIT "A" ATTACHED HERETO.

having received from holder of the obligations thereunder a written request to reconvey, reciting that all sums secured by said Deed of Trust have been fully paid, and said Deed of Trust and the note or notes secured thereby having been surrendered to said Trustee for cancellation, does hereby RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder.

In Witness Whereof, First Centennial Trust Deed Services, as Successor To First Centennial Title Company of Nevada, as such Trustee, has caused its corporate name to be hereto affixed by its vice president thereunto duly authorized.

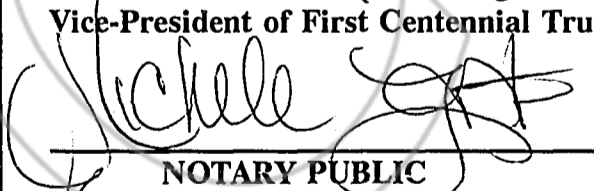
Dated: March 21, 1997

FIRST CENTENNIAL TRUST DEED SERVICES,
INC., as Successor to First Centennial Title Company
Of Nevada, Inc.

By: 
Marlene Kelly, Vice President

STATE OF NEVADA)
) ss
COUNTY OF WASHOE)

This instrument was acknowledged before me on March 21, 1997, by Marlene Kelly, as Vice-President of First Centennial Trust Deed Services, Inc..


NOTARY PUBLIC

 MICHELE FORTE
Notary Public - State of Nevada
Appointment Recorded in Washoe County
MY APPOINTMENT EXPIRES DEC. 22, 1998

FIRST CENTENNIAL TITLE
530 E. Plumb Lane
P.O. Box 10538
Reno, Nevada 89510

0408958

BK0397PG3525

EXHIBIT "A"

All that certain real property situated in Douglas County, State of Nevada, described as follows:

A parcel of land, located in the SW ¼ SW ¼ of Section 3, T. 12 N., R. 19 E., M.D.B. & M., Douglas County, Nevada, more particularly described as follows:

Commencing at the Southwest corner of said Section 3, proceed N 0°12'19", 875.70 feet along the section line, and N. 89°57' E., 284.33 feet, to the true point of beginning. Said point of beginning being the Southeast corner of the parcel of land described in the deed to KEITH ERWIN SCHUMACHER, et ux, recorded December 20, 1972, Book 1272, page 520, File No. 63398, Official Records; thence N. 14°06'26" E., 184.63 feet; thence Northeasterly along the Southerly boundary of the cul-de-sac of a public road, around a non-tangent curve to the left, having a beginning tangent bearing of East, a radius of 45 feet, a central angle of 40°32'57" a length of 31.85 feet, and an end tangent of N. 49°27'01" East; thence S. 74°17'54" E., 216.05 feet, along the Southerly boundary of a fifty foot wide public road; thence, continuing Southeasterly along said public road, boundary, around a tangent curve to the right, having a radius of 20.00 feet, a central angle of 85°07'54" and a length of 29.72 feet; thence Southerly along the Westerly boundary of fifty foot wide public road, unofficially known as "Sierra Shadows Drive", around a tangent curve to the left, having a central angle of 22°40'34" a radius of 275 feet, and a length of 108.84 feet to the Southeast corner of the parcel; thence S. 89°57' W. 247.42 feet, to the point of beginning.

REQUESTED BY
1st Centennial Title (Reno)
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'97 MAR 24 AM 10:07

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LINDA SLATER
RECORDER
\$ *8.00* PAID *kd* DEPUTY