

FULL RECONVEYANCE

THIS DEED OF RECONVEYANCE, made this day of 7-8-97

WITNESSETH:

WHEREAS, by Deed of Trust, dated November 21, 1995, and recorded November 30, 1995 as Book 1195 Page 5381, Document No. 376122, Official Records, in the County, State of Nevada, office of the County Recorder of Douglas County, State of Nevada. ROBERT KENNETH CRISTANDO, AN UNMARRIED MAN AND STANA SOSNA, A SINGLE WOMAN, AS JOINT TENANTS, Trustors, did convey to Providian National Bancorp, formerly known as First Deposit National Corporation, a California Corporation, as Trustee, with power of sale, the real property, together, with the improvements located therein, described in said Deed of Trust to secure the payment of performance of the obligation therein set forth.

WHEREAS, the obligation therein set forth has been fully satisfied as evidenced by the request in writing of the holder of said obligation to fully reconvey the real property and improvements described therein to the person or persons legally entitled thereto.

NOW, THEREFORE, Providian National Bancorp, as Trustee, or successor Trustee, does hereby release and convey, without warranty, to the person or persons legally entitled thereto, the real property, and improvements located thereon, described in said Deed of Trust, and the same is hereby released from the lien and operation of the aforesaid Deed of Trust.

WITNESS, the following Signatures.

PROVIDIAN NATIONAL BANCORP

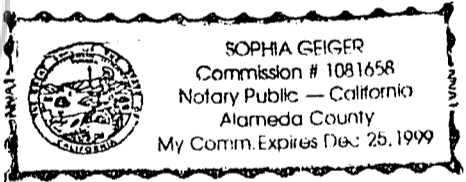
Phillip K. Twanmoh  
By: Phillip K. Twanmoh  
Its: Assistant Secretary

STATE OF CALIFORNIA }  
COUNTY OF ALAMEDA }

On this day of 7-8-97 before me, Sophia Geiger, Notary Public, personally appeared Phillip K. Twanmoh, Assistant Secretary, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal

Sophia Geiger  
Notary Public



When recorded return to : Robert K. Cristando  
P.O. Box 2680  
Stateline, NV 89449

605-CRISTANDO

REQUESTED BY  
Providian Home Loans  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'97 JUL 17 AIO 55

0417377

BK0797PG2859

LINDA SLATER  
RECORDER  
\$ 7.00 PAID K2 DEPUTY