

FULL RECONVEYANCE

STEWART TITLE OF DOUGLAS COUNTY, a Nevada Corporation, as Trustee under Deed of Trust dated October 26, 1993 executed by WAYNE L. BAY and CYNTHIA M. BAY, husband and wife

and recorded on November 05, 1993 as Instrument No. 321909 in Book 1193 at Page 864, in the office of the Recorder of DOUGLAS County, Nevada describing land in said County Trustor(s)

having received from the holder of the obligation thereunder a written request to reconvey, reciting 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, STEWART TITLE OF DOUGLAS COUNTY name and seal to be affixed by its ASST. SECRETARY as Trustee, has caused its corporate, thereunto duly authorized.

DATE: August 07, 1997

STEWART TITLE OF DOUGLAS COUNTY, Trustee

BY: [Signature] W. SHEPLEY CURTIS ASST. SECRETARY

SEAL

STATE OF NEVADA } COUNTY OF DOUGLAS } ss.



(This area above for official notarial seal)

This instrument was acknowledged before me on 08/07/97 by W. SHEPLEY CURTIS, as ASST. SECRETARY OF STEWART TITLE OF DOUGLAS COUNTY

Signature [Signature] Notary Public

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

RECORDING REQUESTED BY: STEWART TITLE COMPANY WHEN RECORDED MAIL TO: HARICH TAHOE DEVELOPMENTS

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LINDA SLATER REGORDER \$7.00 PAID [Signature] DEPUTY