

PARTIAL RECONVEYANCE

STEWART TITLE OF NORTHERN NEVADA, a Nevada corporation, as duly appointed Trustee under the Deed of Trust hereinafter referred to, having received from Beneficiary thereunder a written request to reconvey, in accordance with the terms of said Deed of Trust, all estate now held by said Trustee under said Deed of Trust in and to the hereinafter described property, said Beneficiary having presented said Deed of Trust and note or notes secured thereby for indorsement-said Deed of Trust having been executed by Mountain Concepts, Inc., a Nevada corporation as to Parcel 5
Parcels 1 and 2 and Stuart Spear and Donna A. Spear, husband and wife, as to Parcel 5
in the Official Records of Douglas County, Nevada as follows:
Date: March 17, 1997 as Instrument No. 408606 in Book 395 ,Page 2601 :

Now, Therefore, in accordance with said request and the provisions of said Deed of Trust, STEWART TITLE OF NORTHERN NEVADA, as Trustee, does hereby RECONVEY, without warranty, to THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all estate now held by it thereunder in and to that property situated in said county, state of Nevada, described as follows:

PARCEL 1:

Lots 117 and 123, as set forth on the final map of Genoa Lakes Phase 3, Unit 2, a Planned Unit Development, recorded May 1, 1995, in Book 595 of Official Records, at Page 78, Douglas County, Nevada, as Document No. 361251.

PARCEL 2:

Lot 74 in Block B as set forth on the final map of Genoa Lakes Phase 3, Unit 1, a Planned Unit Development, recorded January 13, 1995, in Book 195 of Official Records at Page 1900, Douglas County, Nevada, as Document No. 354349.

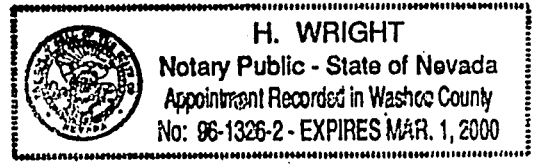
The remaining property described in said Deed of Trust shall continue to be held by said Trustee under the terms thereof. As provided in said Deed of Trust, this Partial Reconveyance is made without affecting the personal liability of any person for payment of the indebtedness secured by said Deed of Trust.

In Witness Whereof, STEWART TITLE OF NORTHERN NEVADA, as Trustee, has caused its corporate name and seal to be hereto affixed by its Assistant Secretary, thereunto duly authorized.

DATED November 19, 1997 STEWART TITLE OF NORTHERN NEVADA, as Trustee
STATE OF NEVADA,)
By Phillip E. Frink, Asst. Secretary
)
COUNTY OF WASHOE)
Name (Typed or Printed)

On November 19, 1997 personally appeared before me, a Notary Public,
in and for said County and State, Phillip E. Frink, known to me to be the
Assistant Secretary of the Corporation that executed the
foregoing instrument and upon oath, did depose that he is the Officer of the Corporation as above designated; that he is acquainted with the seal of said Corporation and that the seal affixed to said instrument is the Corporate seal of said Corporation; that the signatures to said instrument were made by officers of said Corporation as indicated after said signatures and that said Corporation executed the said instrument freely and voluntarily and for the uses and purposes therein mentioned.

SIGNATURE H. Wright
H. Wright
Name (Typed or Printed)



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

'97 NOV 20 P2:34

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LINDA SLATER
RECORDER

BK 1197PG4068

\$ 8.00 PAID KZ DEPUTY