

When Recorded Return To:

S. Bradley Chalk and
Julie A. Chalk
1171 Casa Blanca Court
Minden, NV 89423

FULL RECONVEYANCE

DATE: October 11th, 1997

The undersigned is the legal owner and holder of the Note secured by the Deed of Trust dated the 18th day of June, 1996. Made by S. BRADLEY CHALK AND JULIE A. CHALK HUSBAND AND WIFE

Trustor, to CENTRAL PACIFIC MORTGAGE COMPANY
Beneficiary, which Deed of Trust was recorded on the 24th day of July, 1996,
Document Number 392725 Book 0796 Page 3918 of official records,
DOUGLAS County, Nevada, Said Note, together with all other indebtedness
secured by said Deed of Trust, has been fully paid and satisfied; and as Trustee the
undersigned does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY
ENTITLED THERETO, all the estate now held by it under said Deed of Trust.

This 11th day of October, 1997.

DESCRIPTION: "AS DESCRIBED IN THE ABOVE REFERENCED DEED OF TRUST."

Madison Dividends, Inc.

By: 
John Cleary, Senior Vice President

STATE OF MICHIGAN
COUNTY OF OAKLAND

On the 11th day of October, 1997, before me the undersigned, a Notary Public in and for said County and State, personally appeared John Cleary, Senior Vice President of Madison Dividends, Inc., the Corporation that executed the within Instrument, known to me to be the person who executed the within Instrument on behalf of the Corporation herein named and acknowledged, to me that such Corporation executed the same, pursuant to its by-laws.

WITNESS my hand and official Seal.

GLORIA D. CORBIN
Notary Public, Wayne County, Michigan
Acting in Oakland County
My Commission Expires January 21, 1998


Notary Public in and for said County and State

SEAL

COPY

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

'97 DEC 12 AIO:16

0428362
BK 1297PG2632

LINDA SLATER
RECORDER
\$ *800* PAID *K* DEPUTY