FULL RECONVEYANCE

Western Title Company, Inc., a Nevada Corporation, as duly appointed Trustee under Deed of Trust dated December 31, 1996 , made by STUART SPEAR AND DONNA A. SPEAR, HUSBAND AND WIFE AS JOINT TENANTS

Trustor, and recorded as Document No. 404163 on January 7, 1997 , in book 0197 page 0480 , of Official Records in the office of the recorder of DOUGLAS County, Nevada, describing land therein:

As stated in said Deed of Trust

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, WESTERN TITLE COMPANY, INC., as such Trustee, has caused its corporate and seal to be hereto affixed by its , thereunto duly authorized.

Dated December 10, 1997

PROPERTY ADDRESS:

1266 TAMARACK DRIVE ZEPHYR COVE, 89448

STATE OF NEVADA

COUNTY OF

)SS

DOUGLAS

This instrument was acknowledged before me on December 10, 1997 by JUDY A. COCLICH as ASSISTANT SECRETARY of WESTERN TITLE COMPANY, INC.

WESTERN TITLE COMPANY, INC.,

as such Trustee

JUDY A. COCLICH

ASSISTANT SECRETARY

Notary Public

Order No.: P75284JCF Reference: NBC/SPEAR

WHEN RECORDED MAIL TO:

STUART SPEAR P.O. BOX 1832 ZEPHYR COVE, NV 89448

fullrecon

JANET LEE HARDY
Notary Public - State of Nevada
Appointment Recorded in Douglas County
MY APPOINTMENT EXPIRES MAR. 26, 1998

WESTERN TITLE COMPANY, INC.

IN OFFICIAL RECORDS OF
DOUGLAS CO... NEVADA

'97 DEC 12 All :41

0428395 BK 1297PG2701 LINDA SLATER
RECORDER

* PAID K DEPUTY