

FULL RECONVEYANCE

STEWART TITLE OF DOUGLAS COUNTY, a Nevada Corporation, as Trustee under Deed of Trust dated April 8, 1996 executed by ROBERT L. PHILLIPS and PHYLLIS J. PHILLIPS, husband and wife

and recorded on April 19, 1996 as Instrument No. 385785 in Book 496 at Page 3495, 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: December 23, 1997

STEWART TITLE OF DOUGLAS COUNTY, Trustee

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

SEAL

STATE OF NEVADA }
COUNTY OF DOUGLAS } ss.



This instrument was acknowledged before me on 12/23/97 by W. SHEPLEY CURTIS, as ASST. SECRETARY OF STEWART TITLE OF DOUGLAS COUNTY

(This area above for official notarial seal)

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

'97 DEC 24 A9:23

LINDA SLATER
RECORDER
\$ 7.00 PAID [Signature] DEPUTY

0429156
BK 1297PG4781