ESCROW NO. 37-156-41-03

FULL RECONVEYANCE

STEWART TITLE OF DOUGLAS COUNTY, a Nevada Corporation, as Trustee under Deed of Trust dated April 21, 1998 executed by WALTER R. RICHARDSON and KATHLEEN B. RICHARDSON, husband and wife Trustor(s) and recorded on April 30, 1998 as Instrument No. 438502 in Book 498 at Page 5923, in the office of the Recorder of DOUGLAS County, Nevada describing land in said County

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 as Trustee, has caused its corporate name and seal to be affixed by its Assistant Secretary, thereunto duly authorized.

DATE: July 07, 1998

SEAL

STEWART TITLE OF DOUGLAS COUNTY, Trustee

BY: W. Shepley Curtis
W. Shepley Curtis
Assistant Secretary

TERI HYMAN
Notary Public - State of Nevada
Appointment Recorded in County of Douglas
My Appointment Expires July 22, 2000
96-3476-5

STATE OF NEVADA }
} ss.
COUNTY OF DOUGLAS }

This instrument was acknowledged before me on 07/07/98, by, W. Shepley Curtis, as Assistant Secretary OF STEWART TITLE OF DOUGLAS COUNTY.

(This area above for official notarial seal)

Signature Teri Hyman
Notary Public

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 JUL 10 A10:01

LINDA SLATER
RECORDER
$ 7.00 PAID KB DEPUTY

RECORDING REQUESTED BY:

STEWART TITLE COMPANY

WHEN RECORDED MAIL TO:

MR & MRS WALTER RICHARDSON
1648 JULIAN DRIVE
EL CERRITO CA 94530

0444033
BK0798PG1735

COPY