ESCROW NO. 34-023-11-01

FULL RECONVEYANCE

STEWART TITLE OF DOUGLAS COUNTY, a Nevada Corporation, as Trustee under Deed of Trust dated April 03, 1988 executed by KOK NAM CHAN, a single man and JOAN HUNG YOND CHOW, a single woman Trustor(s) and recorded on April 13, 1988 as Instrument No. 176033 in Book 488 at Page 1268, 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

STEWART TITLE OF DOUGLAS COUNTY, Trustee

SEAL

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

(This area above for official notarial seal)

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.

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 KD DEPUTY

RECORDING REQUESTED BY:

STEWART TITLE COMPANY

WHEN RECORDED MAIL TO:

KOK NAM CHAN & JOAN HUNG-YOND CHOW
111 LINDA VISTA DRIVE
DALY CITY CA 94014

0444036

BK0798PG1738

COPY