FULL RECONVEYANCE

STEWART TITLE OF DOUGLAS COUNTY	, a Nevada Corporation, as Trustee under Deed of Trust
dated April 12, 1997	executed by
HOBADI LOWEDY and LVMDA LOWEDY	hughand and wife

Trustor(s)

and recorded on as Instrument No. in Book 497 April 24, 1997 Page 3587, in the office of the Recorder of County, Nevada describing land in said County DOUGLAS

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 Assistant Secretary

as Trustee, has caused its corporate , thereunto duly authorized.

July 15, 1998 DATE:

STEWART TITLE OF DOUGLAS COUNTY

Trustee

TERI HYMAN Notary Public - State of Nevada

Appointment Recorded in County of Douglas My Appointment Expires July 22, 2000

BY: Curtis Secretary

STATE OF NEVADA

COUNTY OF DOUGLAS

This instrument was acknowledged before me on 07/15/98 by, W. Shepley Curtis, as Assistant by, w. s. Secretary OF STEWART TITLE OF DOUGLAS

COUNTY

Signature Signature Signature

Notary Public

(This area above for official notarial seal)

REQUESTED BY STEWART TITLE of DOUGLAS COUNT

IN OFFICIAL RECORDS OF DOUBLASSOO! NEVADA

'98 JUL 17 A10:14

RECORDING REQUESTED BY:

STEWART TITLE COMPANY

WHEN RECORDED MAIL TO:

MR & MRS HOBART LOWERY 2130 WEST GLENWOOD AVENUE TURLOCK CA 95380

0444606

BK0798PG3365

LINDA SLATER