FULL RECONVEYANCE

T.D. SERVICE COMPANY, as Trustee, or Successor Trustee, Or Substituted Trustee, under Deed of Trust dated JULY 16, 1997, made by CEASAR V. RAMIREZ AND SUZETTE R. RAMIREZ, Trustor and recorded as Instrument No. 0417412 on JULY 17, 1997, in Book No. 0797, at Page No. 2929, of Official Records in the office of the Recorder of DOUGLAS County, NEVADA. Said Deed of Trust describes the following property:

As more fully described in said Deed of Trust.

And 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, T.D. SERVICE COMPANY, as Trustee, has caused its name to be hereto affixed by its Executive Vice President thereunto duly authorized.

Dated: DECEMBER 16, 1998

T.D. SERVICE COMPANY

Sandra J. Mødina Executive Vice President

State of CALIFORNIA ORANGE County of

On DECEMBER 16, 1998 , before me, M. Hernandez, personally appeared Sandra J. Medina, Executive Vice President personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

hand and official seal

Name): M. Hernandez

Loan#: 0021206446

RLS#: 634987

M. HERNANDEZ COMM. #1192857 S NOTARY PUBLIC CALIFORNIA ORANGE COUNTY My Comm. Exp. Aug. 9. 2002

Space below for Recorder's use

Recording Requested By: T.D. SERVICE COMPANY

And When Recorded Mail To: T.D. Service Company 1750 E. Fourth St. Suite #800 Santa Ana, CA 92705

REQUESTED BY

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LINDA SLATER 0457858 RECORDER PAIDKZDEPLITY

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