

✓ Recording Requested by:
CTC Real Estate Services
400 Countrywide Way, MSN SV-88
Simi Valley, CA 93065

CHL Loan No. 4071639

FULL RECONVEYANCE

CTC Real Estate Services, formerly known as CTC Foreclosure Services Corp., a California Corporation as present Trustee under that certain Deed of Trust Dated 05/08/1995 and executed by:
TULLIO J GIOIA MARY ANN GIOIA

and recorded on 05/15/1995, as Instrument or Document No. 362094, in Book 0595, Page 2234 of Official Records in the Office of the Recorder of Douglas, Nevada, having been requested in writing by the holder of the obligations secured by said Deed of Trust, to reconvey the estate granted to Trustee under said Deed of Trust, does hereby reconvey to the person or persons legally entitled thereto, without warranty, all the estate, title and interest acquired by Trustee under said Deed of Trust.

Dated: 01/26/1999

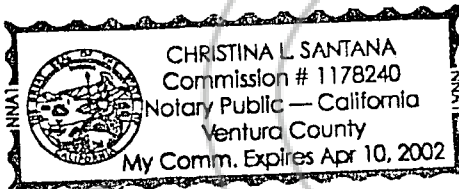
CTC Real Estate Services, formerly known as CTC Foreclosure Services Corp. as present Trustee

Ronn Pisapia,
Vice President

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 01/26/1999, before me, Christina L. Santana, Notary Public, personally appeared Ronn Pisapia, Vice President personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.



Christina L. Santana
Notary Public for said State and County
Expires 04/10/2002

Below Space for Recorder's Use

When recorded return to:
TULLIO J GIOIA
3547 SHADOW LN
CARSON CITY NV 89705

REQUESTED BY
CTC Real Estate
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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RECORDER
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