Recording Requested By:

When Recorded Return To: EARNEST, RUSSELL F & DIANE PO BOX 1430 GARDNERVILLE, NV 89410

95082501

FULL RECONVEYANCE

20061545-4 11/25/1998 1900/509

DATE: December 29,1998

The undersigned is the legal owner and holder of the Note secured by the Deed of Trust dated the 3rd day of November, 1994 . Made by RUSSELL F. EARNEST AND DIANE EARNEST, HUSBAND AND WIFE

Trustor, to CENTRAL PACIFIC MORTGAGE COMPANY,
Beneficiary, which Deed of Trust was recorded on the 28th day ofNovember, 1994,
Document Number 351407 Book 1194 Page 4088 of official records,
DOUGLAS County, Nevada , Said Note, together with all other
indebtedness secured by said Deed of Trust, has been fully paid and satisfied; and
as Trustee the undersigned does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR
PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it under said Deed of Trust.

This 29th day of December, 1998

DESCRIPTION: "AS DESCRIBED IN THE ABOVE REFERENCED DEED OF TRUST."

Madison Dividends, Inc.

Fredrick Everett

Asst. Vice President

STATE OF MICHIGAN COUNTY OF OAKLAND

On the 29th day of December, 1998, before me the undersigned, a Notary Public in and for said County and State, personally appeared Fredrick Everett the Asst. Vice President of Madison Dividends, Inc., the Corporation that executed the within Instrument, known to me to be the person who executed the within Instrument on behalf of the Corporation herein named and acknowledged to me that such Corporation executed the same, pursuant to its by-laws.

WITNESS my hand and official Seal.

SHIRLEY DODDS

Notary Public, Oaldand County, MI
My Commission Expires Sept. 1, 2000

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STEWART TITLE OF DOUGLAS COUNTY IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA FEB 19 A9:23 LINDA SLATER PRECORDER 0461460

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