FULL RECONVEYANCE

STEWART TITLE OF DOUGLAS COUNTY	, a Nevada Corporation, as Trustee under Deed of Trust
dated December 10, 1988	executed by
RICHARD K. YOUNG, an unmarried man woman	and DEBRA N. SUDDLESON, a single

Trustor(s)

and recorded on December 29, 1988 as Instrument No. in Book 1288 193517 Page 3987, 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.

DATE: February 18, 1999 STEWART TITLE OF DOUGLAS

, Trustee

BY:

COUNTY

W. SHEPLEY CURTIS ASSISTANT SECRETARY

TERI HYMAN

Notary Public - State of Nevada Appointment Recorded in County of Douglas My Appointment Expires July 22, 2000

(This area above for official notarial seal)

NEVADA STATE OF SS. COUNTY OF_ DOUGLAS

This instrument was acknowledged before me on 02/18/99 by. SHEPLEY CURTIS, as ASSISTANT by W. Sherill Control, SECRETARY OF STEWART TITLE OF DOUGLAS COUNTY

Signature_

Notary Public

RECORDING REQUESTED BY:

STEWART TITLE COMPANY WHEN RECORDED MAIL TO:

Richard K. and Debra N. Young 5414 Jon Dodson Drive Agoura Hills, CA 91301

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REQUESTED BY STEWART TITLE of DOUGLAS COUNTY

FEB 19 A10:05