FULL RECONVEYANCE

STEWART TITLE OF DOUGLAS COUNTY, a Nevada Corporation, as Trustee under Deed of Trust dated August 31, 1995 executed by RICHARD S. STEVENS and JOY A. STEVENS, husband and wife and recorded on December 7, 1995 as Instrument No. 376410 in Book 1295 at Page 840, in the office of the Recorder of Douglas County, Nevada Describing land in said County 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 as Trustee, has caused its corporate name and seal to be affixed by its ASSISTANT SECRETARY, thereunto duly authorized.

DATE: April 14, 1998

STEWART TITLE OF DOUGLAS COUNTY, Trustee

SEAL

BY:

W. SHEPLEY CURTIS ASSISTANT SECRETARY

STATE OF NEVADA

SS.

COUNTY OF DOUGLAS

This instrument was acknowledged before me on April 14, 1998, by, W. SHEPLEY CURTIS, as ASSISTANT SECRETARY OF STEWART TITLE OF DOUGLAS COUNTY.

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)

Signature

Notary Public

RECORDING REQUESTED BY:

STEWART TITLE COMPANY

WHEN RECORDED MAIL TO:

Richard S. and Joy A. Stevens 1296 Oakglen Way San Jose, CA 95120 IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

'99 APR 15 A10:23

0465736 BK0499PG2873 LINDA SLATER
RECORDER
PAID DEPUTY

REQUESTED BY
STEWART TITLE OF DOLIGLAS COUNTY