FULL RECONVEYANCE

STEWART TITLE OF DOUGLAS COUNTY, a Nevada Corporation, as Trustee under Deed of Trust dated February 24, 1993 executed by MATTHEW D. BAKER and JOYCE M. BAKER, husband and wife, Trustor(s) and recorded on March 31, 1993 as Instrument No. 303406 in Book 393 at Page 6068, 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: May 12, 1999

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 May 12, 1999, by, W. SHEPLEY CURTIS, as ASSISTANT SECRETARY OF STEWART TITLE OF DOUGLAS COUNTY.

Signature

Motory Public

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)

RECORDING REQUESTED BY:

STEWART TITLE COMPANY

WHEN RECORDED MAIL TO:

Matthew D. and Joyce M. Baker 13336 Bondy Way Gaithersburg, MD 20878-2132

0467861

BK0599PG2333

REQUESTED BY

STEWART TITLE OF DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO.. NEVADA

99 MAY 13 A10:16

LINDA SLATER
RECORDER

PAID L DEPUT