

RELEASE OF DEED OF TRUST UNDER NRS 107.077

Pursuant to the provisions of Section 107.077 of the Nevada Revised Statutes of the State of Nevada, United General Title Insurance Company, 8141 East Second Street #603, Downey, CA 90241, the undersigned title insurance company hereby releases the obligation under the following Deed of Trust:

DATED : JUNE 8, 1995
RECORDED : JUNE 16, 1995
BOOK : 695, Official Records
PAGE : 2583
DOCUMENT NO. : 364240
TRUSTOR : M. HASSAN RAGHIB, AN UNMARRIED MAN AND YVONNE H.L. SMITH, AN UNMARRIED WOMAN
TRUSTEE : SONOMA CONVEYANCING CORPORATION, A CALIFORNIA CORPORATION
BENEFICIARY : MONUMENT MORTGAGE, INC., A CALIFORNIA CORPORATION

The obligation secured by this Deed of Trust has been paid in full.

Date of Payment : OCTOBER 29, 1998
Amount of Payment : \$66,829.41

Notice as required was mailed on JULY 16, 1999.

This release shall be deemed to be equivalent of a reconveyance (NRS 107.077)

Dated: AUGUST 20, 1999

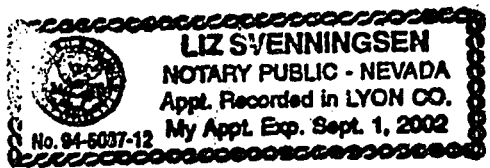
UNITED GENERAL TITLE INSURANCE COMPANY, a Louisiana Corporation

Signature of James P. Kiernan
BY: James P. Kiernan
Authorized Agent

STATE OF NEVADA
COUNTY OF CARSON CITY

On AUGUST 20, 1999, personally appeared James P. Kiernan, before me, a Notary Public, who acknowledged that he executed the foregoing instrument.

Signature of Liz Svenningsen
Notary Public



Escrow No. DO-981180-CE
AND WHEN RECORDED MAIL TO
NAME: NORTHERN NEVADA TITLE CO.
STREET ADDRESS: 512 N. DIVISION STREET
CITY & STATE: CARSON CITY, NV 89703

SPACE BELOW FOR RECORDER'S USE

REQUESTED BY
Northern Nevada Title Company
IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA
1999 AUG 25 PH 2: 57

0475227
BK0899PG4709

LINDA SLATER RECORDER
\$7.00 PAID K2 DEPUTY