

Recording Requested by:
CTC Real Estate Services
1800 Tapo Canyon Road, MSN SV2-88
Simi Valley, CA 93063

CHL Loan No. 9068073

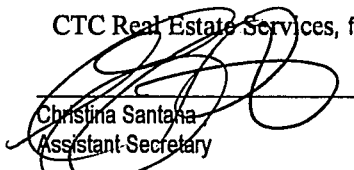
FULL RECONVEYANCE

CTC Real Estate Services, formerly known as CTC Foreclosure Services Corp., a California Corporation as present Trustee under that certain Deed of Trust Dated 09/05/1997 and executed by:
RICHARD A ENGBRETSON VALERIE D ENGBRETSON

and recorded on 09/15/1997, as Instrument or Document No. 0421673, in Book N/A, Page N/A of Official Records in the Office of the Recorder of Douglas, Nevada, having been requested in writing by the holder of the obligations secured by said Deed of Trust, to reconvey the estate granted to Trustee under said Deed of Trust, does hereby reconvey to the person or persons legally entitled thereto, without warranty, all the estate, title and interest acquired by Trustee under said Deed of Trust.

Dated: 11/18/1999

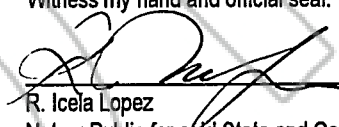
CTC Real Estate Services, formerly known as CTC Foreclosure Services Corp. as present Trustee

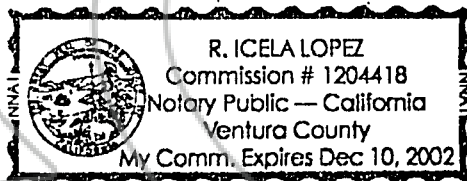

Christina Santana
Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 11/18/1999, before me, R. Icela Lopez, Notary Public, personally appeared Christina Santana, Assistant Secretary personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.


R. Icela Lopez
Notary Public for said State and County
Expires: 12/10/2002



Below Space for Recorder's Use

When recorded return to:
RICHARD A ENGBRETSON
873 MONTEVINO DR
PLEASANTON CA 94566

REQUESTED BY
CTC Real Estate
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

1999 NOV 24 AM 11:33

LINDA SLATER
RECORDER

\$ 7.00 PAID KJ DEPUTY

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