

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, the undersigned title insurance company hereby releases the obligation under the following Deed of Trust:

TRUSTOR: CHARLES ROBERT OWENS, CAROL JOY OWENS
TRUSTEE: STANDARD TRUST DEED SERVICE COMPANY
BENEFICIARY: HEADLANDS MORTGAGE COMPANY
APN: 21-153-25

Recorded in the Office of the County Recorder of the County of DOUGLAS
RECORDING DATE: December 23, 1993
RECORDER'S DOCUMENT NO.: 325901
BOOK: 1293
PAGE: 5466

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

DATE OF PAYMENT: JUNE 9, 1998. PAYOFF LOAN AMOUNT: \$196,000.00

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

FIRST AMERICAN TITLE INSURANCE COMPANY
by Alliance Title Company, its agent

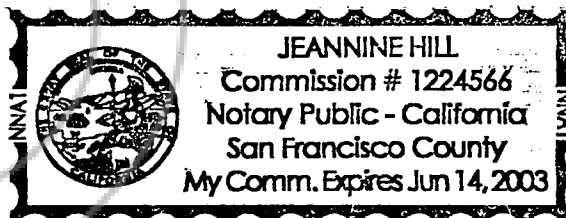
BY: David A. Brown
for First American Title Insurance Company by
David A. Brown
Vice President
Alliance Title Company/Agent

STATE OF CALIFORNIA)
) SS.
COUNTY OF SAN FRANCISCO)

On January 26, 2000, before me, the undersigned, personally appeared David A. Brown, Vice President, personally known to me to be the person who executed the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his 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

Jeannine Hill
Jeannine Hill
Notary Public in and for the State of California



WHEN RECORDED, MAIL TO:

✓ Alliance Title
Attn: Trustee Department
1500 Franklin Street
San Francisco, CA 94109

REQUESTED BY
Alliance Title Co
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JAN 31 AM 11:30

LINDA SLATER
RECORDER

LOAN NUMBER: 5411962310
January 27, 2000 / 42190 / Feed 0001187C.TXT

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\$7 PAID KJ DEPUTY

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