

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 : November 21, 1995
RECORDED : November 28, 1995
BOOK : 1195, Official Records
PAGE : 4705
DOCUMENT NO. : 375855
TRUSTOR : Kim Cozad, an unmarried woman, as her sole and separate property
TRUSTEE : Beneficial Management Corporation of America, a Delaware corporation
BENEFICIARY : Beneficial Mortgage Co. of Nevada, a Delaware corporation

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

Date of Payment : February 22, 1999

Amount of Payment : \$43,269.07

Notice as required was mailed on December 28, 1999.

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

Dated: March 10, 2000

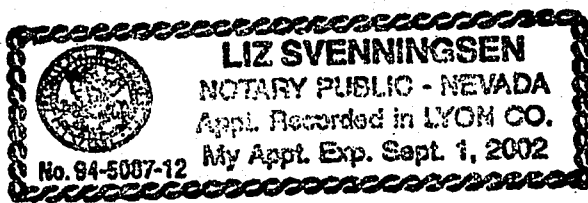
UNITED GENERAL TITLE INSURANCE COMPANY, a Louisiana Corporation

BY: James P. Kiernan Authorized Agent

STATE OF NEVADA COUNTY OF CARSON CITY

On March 10, 2000, personally appeared James P. Kiernan, before me, a Notary Public, who acknowledged that he executed the foregoing instrument.

[Signature] Notary Public



Escrow No. DO-990092-RT

SPACE BELOW FOR RECORDER'S USE

AND WHEN RECORDED MAIL TO

NAME: NORTHERN NEVADA TITLE CO.
STREET ADDRESS: 512 N. DIVISION STREET
CITY & STATE: CARSON CITY, NV 89703

REQUESTED BY Northern Nevada Title Company IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

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