APN# 13-265-12 1420-18-113-084

Recording Requested By:

CitiMortgage, Inc.

Prepared by: KELLY POLOVINO MIN#

Mail Tax Statements to and When Recorded ReturnTo:

VICKY L HAILEY PO BOX 11468

ZEPHYR COVE, NV 89448-3468

FULL RECONVEYANCE

Loan #0200357563

The undersigned is the legal owner and holder of the Note secured by the Deed of Trust

Dated:

OCTOBER 14, 1992

Mortgagor:

VICKY L HAILEY

Beneficiary:

CENTRAL PACIFIC MORTGAGE COMPANY

Recorded:

OCTOBER 26, 1992

Document Number: 291644 Book: 1092

Page: 4509

County: DOUGLAS State: NEVADA

Said Note, together with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied: and as Trustee the undersigned does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it under said Deed of Trust.

DESCRIPTION: "AS DESCRIBED IN THE ABOVE REFERENCED DEED OF TRUST"

Date: NOVEMBER 14, 2001

MADISON DIVIDENDS, INC.

By:

LINDA FERGUSON

ASSISTANT SECRETARY

STATE OF MICHIGAN COUNTY OF OAKLAND

On NOVEMBER 14, 2001, before me the undersigned, a Notary Public in and for said County and State, personally appeared LINDA FERGUSON the ASSISTANT SECRETARY of MADISON DIVIDENDS, INC., the Corporation that executed the within Instrument, known to me to be the person who executed the within Instrument on behalf of the Corporation herein named and acknowledged to me that such Corporation executed the same, pursuant to its by-

WITNESS my hand and official seal.

CAROLYN FARKAS Notary Public, Oakland County, MI

My Commission Expires 03-06-2006

Publiss in and for said County and State

IN OFFICIAL RECORDS OF DOUGLAS CO. HEVADA

2001 NOV 27 AM 10: 33

LINDA SLATER RECORDER

4 PAID & DEPUTY

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