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APN# 07-243-090  
Recording Requested By:  
CitiMortgage, Inc.  
Prepared by: KELLY POLOVINO MIN#  
Mail Tax Statements to and When Recorded ReturnTo:  
✓ HOWARD N LOWRY  
40164 VICKER WAY  
PALMDALE, CA 93551-3513

FULL RECONVEYANCE

Loan #9080031392  
The undersigned is the legal owner and holder of the Note secured by the Deed of Trust

Dated: JULY 22, 1999  
Mortgagor: HOWARD N LOWRY AND CORAZON S LOWRY, HUSBAND AND WIFE  
Beneficiary: CENTRAL PACIFIC MORTGAGE COMPANY  
Recorded: JULY 30, 1999  
Document Number: 0473552 Book: 0799 Page: 5658  
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: FEBRUARY 28, 2002  
MORTGAGE INC.

CITIMORTGAGE, INC. F/K/A CITICORP

By: *S. Pinkerton*  
S. PINKERTON  
ASSISTANT SECRETARY

STATE OF MICHIGAN  
COUNTY OF OAKLAND

On FEBRUARY 28, 2002, before me the undersigned, a Notary Public in and for said County and State, personally appeared S. PINKERTON the ASSISTANT SECRETARY of CITIMORTGAGE, INC. F/K/A CITICORP MORTGAGE 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-laws.

WITNESS my hand and official seal.

*David F. Mickus*  
Notary Public in and for said County and State

DAVID F. MICKUS  
NOTARY PUBLIC, WAYNE COUNTY, MICHIGAN  
ACTING IN OAKLAND COUNTY, MICHIGAN  
MY COMMISSION EXPIRES FEB. 14, 2005

SEAL

REQUESTED BY  
CitiMortgage  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2002 MAR 22 PM 2: 34

LINDA SLATER  
RECORDER

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