

FULL RECONVEYANCE

APN#21-472-03

new 1420-28-111-004

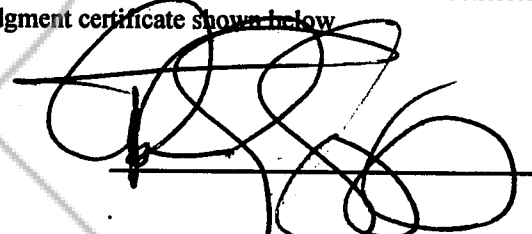
NEVADA FEDERAL CREDIT UNION as duly appointed Trustee under Deed of Trust hereinafter referred to, having received from holder of the obligations thereunder a written request to reconvey, reciting that all sums secured by said Deed of Trust have been fully paid, and said Deed of Trust and the note or notes secured thereby having been surrendered to said Trustee for cancellation, does hereby RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder. Said Deed, WILLIAM F. CULVERHOUSE AND MARGARET F. CULVERHOUSE, HUSBAND AND WIFE AS JOINT TENANTS

and recorded in the official records of DOUGLAS County, NEVADA, as follows:

Recorded NOVEMBER 23, 1999 as Instr. No. 0481380 In Book 1199 Page 4246

IN WITNESS WHEREOF, NEVADA FEDERAL CREDIT UNION, as such Trustee, has caused its corporate name and seal to be hereunto affixed by its Authorized Officer, thereunto duly authorized on the date shown in the acknowledgment certificate shown below

STATE OF NEVADA } ss.
COUNTY OF DOUGLAS By _____

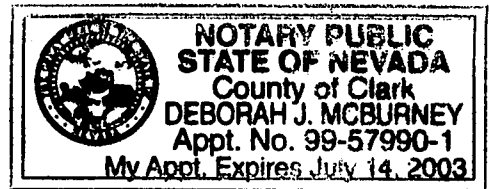


THOMAS E. ERNSPERGER
NAME (typed or Printed)

On JANUARY 7, 2002

Personally appeared before me, a Notary Public, _____
THOMAS E. ERNSPERGER, SR VP, LENDING

who acknowledged that _____ he _____ executed the above instrument.



Signature *Deborah J. McBurney*
DEBORAH J MCBURNEY

(This area for official notarial seal)

ORDER NO.

SPACE BELOW THIS LINE FOR RECORDERS USE

RECORDING REQUESTED BY
NEVADA FEDERAL CREDIT UNION
And When Recorded Mail To
MAIL TAX STATEMENTS TO:

MARGARET CULVERHOUSE
2962 DEL RIO LN
MINDEN NV 89423

Name
Street
Address
City &
State

*Nevada Federal Credit Union
P.O. Box 15400
Las Vegas NV 89114-5400*

REQUESTED BY
Nevada FCU
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 JUN 24 AM 10: 15

LINDA SLATER
RECORDER

\$ 14⁰⁰ PAID K2 DEPUTY

0545385

BK 0602 PG 07490