

DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, that NAVY FEDERAL CREDIT UNION, whose address is P.O. BOX 3305, MERRIFIELD, VA 22119-3305, Trustee or successor Trustee under that certain Deed of Trust described below, having received from the Beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligation secured by said Deed of Trust has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said below described premises by virtue of said Deed of Trust. In construing this instrument and whenever the context hereof so requires, the singular includes the plural.

Original Grantor(s): ROBERT P HEATH ,AN UNMARRIED MAN

Original Beneficiary: NAVY FEDERAL CREDIT UNION

Original Trustee: Navy Federal Credit Union

Loan Amount:\$ 84,050.00

Date of Deed of Trust: 11/15/1999

Date Recorded: 11/23/1999 Book: 1199

Page: 4354

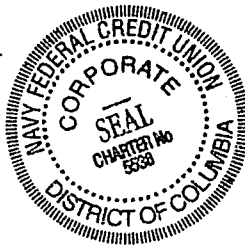
Instrument Number: 0481409

and recorded in the records of DOUGLAS County, State of Nevada, and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 08/26/2002.

NAVY FEDERAL CREDIT UNION

[Signature]
Susan J. Kihl
Assistant Treasurer
State of VA
County of FAIRFAX

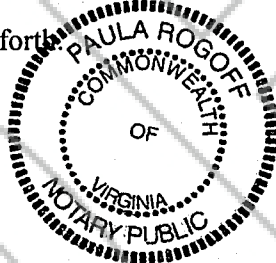


[Signature]
Latisa M. Head
Vice President

On this date of 08/26/2002, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Latisa M. Head and Susan J. Kihl, known to me (or identified to me on the basis of satisfactory evidence) that they are the Vice President and Assistant Treasurer respectively of NAVY FEDERAL CREDIT UNION, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth

[Signature]
Notary Public: Paula Rogoff
My Commission Expires: 11/30/2004



Document Prepared by: NVDR-4 3/25/01
Lois Herr
When recorded return to: *and Tay Bill TO.*
Navy Federal Credit Union
P. O. Box 3305
Merrifield, VA 22119-3305
Attn: Mortgage Servicing - Payoff Dept.

Loan #: 8006970167
Investor Loan #: 4001369658
Pool #:
Property Address:
315 OLYMPIC COURT #6
STATELINE, NV 89449-0000

REQUESTED BY
[Signature]
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 SEP 11 PM 1:12

LINDA SLATER
RECORDER

[Signature] PAID DEPUTY

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