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Recording Requested by:
✓ CTC Real Estate Services
1800 Tapo Canyon Road
MSN SV2-88
Simi Valley, CA 93063
(800) 669-4807

DOCID#00070673862005N

FULL RECONVEYANCE

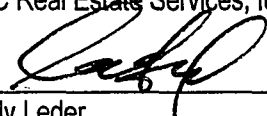
CTC Real Estate Services, formerly known as CTC Foreclosure Services Corp., a California Corporation as present Trustee under that certain Deed of Trust Dated 12/19/1995 and executed by:

MARK S KRATZ, JILL A KRATZ

and recorded on 12/22/1995, as Instrument or Document No. 377411, in Book 1295, Page 3553 of Official Records in the Office of the Recorder of DOUGLAS, Nevada, having been requested in writing by the holder of the obligations secured by said Deed of Trust, to reconvey the estate granted to Trustee under said Deed of Trust, does hereby reconvey to the person or persons legally entitled thereto, without warranty, all the estate, title and interest acquired by Trustee under said Deed of Trust.

Dated: 09/20/2002

CTC Real Estate Services, formerly known as CTC Foreclosure Services Corp. as present Trustee

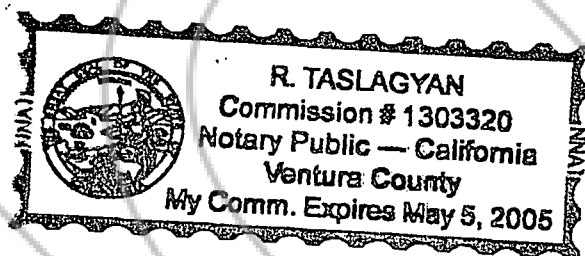



Rudy Leder
Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 09/20/2002, before me, R. Taslagyan, Notary Public, personally appeared Rudy Leder personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.





R. Taslagyan
Notary Public for said State and County
Expires: 05/05/2005

Below Space for Recorder's Use

Mail tax statements and
When recorded return to:
MARK S KRATZ, JILL A KRATZ
1319 WRANGLER CIR
MINDEN, NV 89423

REQUESTED BY
CTC Real Estate
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 OCT -7 AM 9:35

LINDA SLATER
RECORDER

\$14⁰⁸ PAID *KJ* DEPUTY

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