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FULL RECONVEYANCE

APN: 1220-27-110-024

IRWIN UNION BANK AND TRUST COMPANY as Trustee, or Successor Trustee, or Substituted Trustee, under Deed of Trust dated November 21st, 2000, made by Alonzo Hatchett, Trustor and recorded as Instrument No. 504696 on December 8th, 2000, in Book No. 1200 at Page No. 1515 of Official Records in the office of the Recorder of DOUGLAS County, NEVADA. Said Deed of Trust describes the following property: 1387 Rancho Road, Gardnerville, Nevada 89410

AND 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.

In Witness Whereof, Irwin Union Bank and Trust Company, as Trustee, has caused its name to be hereto affixed by its SERVICING MANAGER thereunto duly authorized.

Dated: October 9, 2002.

MAIL TAX STATEMENTS TO:

Alonzo Hatchett
1387 Rancho Road
Gardnerville, Nevada 89410

By: Sue Crockett
Sue Crockett-Manager-Loan Servicing
(Name, Title)

State of CALIFORNIA)
County of CONTRA COSTA) ss.

On October 9, 2002, before me D. Mitchell, personally appeared JOAN MCDANIEL, ASST. VP. SERVICING personally known to me (~~or proved to me on the basis of satisfactory evidence~~) to be the person(s) 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.

D. Mitchell
(Notary Name): D. Mitchell



Loan# 5550005113 WD
Space Below for Recorder's Use

Recording Requested By:
IRWIN HOME EQUITY

And When Recorded, Mail To:

IRWIN HOME EQUITY
12677 Alcosta Blvd., Suite 500
San Ramon, CA 94583

REQUESTED BY
Irwin Home Equity
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 OCT 15 AM 11:59

LINDA SLATER
RECORDER

\$14.00 PAID K2 DEPUTY

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