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FULL RECONVEYANCE

APN: 1220-12-310-031

IRWIN UNION BANK AND TRUST COMPANY as Trustee, or Successor Trustee, or Substituted Trustee, under Deed of Trust dated November 16th, 2000, made by Tammy L. Rathburn, a single woman as her sole and separate property, Trustor and recorded as Instrument No. 505483 on December 21st, 2000, in Book No. 1200 at Page No. 4583 of Official Records in the office of the Recorder of DOUGLAS County, NEVADA. Said Deed of Trust describes the following property: 1876 Pinenut 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: November 8, 2002.

MAIL TAX STATEMENTS TO:

Tammy L. Rathburn
3486 Tourmaline
Carson City, Nevada 89705

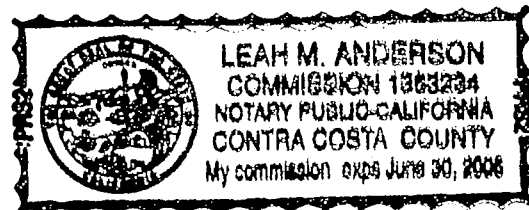
By: Sue Crockett
Sue Crockett-Manager-Loan Servicing
(Name, Title)

State of CALIFORNIA)
County of CONTRA COSTA) ss.

On November 8, 2002, before me Leah M. Anderson personally appeared SUE CROCKETT, SERVICING MANAGER 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.

Leah M. Anderson
(Notary Name): Leah M. Anderson



Loan# 5550004235 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 NOV 14 PM 3: 12

LINDA SLATER
RECORDER

\$24.60 PAID BY DEPUTY

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