FULL RECONVEYANCE

Assessors PIN # 1220-04-514-015

Mail tax statements to: CARPENTER, PHYLLIS E 1385 ANTARES AVE **GARDNERVILLE NV 89410-5344**

Collateral Processing PO Box 2687

Fargo, ND 58108-2687 12125005

The undersigned as Trustee or Successor Trustee under that certain Deed of Trust described as follows:

Record #:

0533469

Record Date:

11/18/2002

Amount:

23,000.00

Document Date:

1/29/2002 12/5/2001

County:

DOUGLAS

Time:

0102

12:16PM

State:

Nevada

Book #:

Grantor(s):

MELVIN D NESS AND PHYLLIS CARPENTER,

U.S. Bank Trust Company, National Association

Page # 8624

As:

Trustee:

BOTH SINGLE PERSONS

Beneficiary:

U.S. Bank National Association ND

FULL RECONVEYANC LOAN# 00510021096

US Recordings

Having received from the Beneficiary under said Deed of Trust, a written request to reconvey, reciting that the obligations secured by the Deed of Trust have been fully satisfied, does hereby grant, bargain, sell and reconvey unto the parties entitled there to all right, title and interest which was heretofore acquired by said Trustee(s) under said Deed of Trust.

DATED this 18TH

day of

NOVEMBER, 2002

U.S. Bank Trust Company, National Association Kathleen M. Lokken, Operations Officer

STATE OF

North Dakota

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COUNTY OF

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before me, the undersigned, a Notary Public in and day of November, 2002 On this for the State of North Dakota duly commissioned and sworn, personally appeared Kathleen M. Lokken to me known to be the Operations Officer of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation for the uses and purposes there-in mentioned, and on oath states, authorized to execute the said instrument.

WITNESS my hand and official seal affixed the day and year above written.

Commission Expires:

For County Recording Information Only!

Notary Seal

PATTI D. MILLER Notary Public State of North Dakota

My Commission Expires MAY 24, 2005

After Recording Return to:

U.S. RECORDINGS

2925 COUNTRY DR. SUITE 201 ST PAUL MN 55117-1060

BG

Loan# 510021096

REQUESTED BY

DOUGLAS CO. HEVADA

2002 DEC -2 AM 11: 50

LINDA SLATER RECORDER

0559479

BK1202PG00229