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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#00025042892005N

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 09/23/1999 and executed by:
ROSS J COVINA, DOLOREES J COVINA
and recorded on 09/29/1999, as Instrument or Document No. 477733, in Book 999, Page 5773 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: 12/27/2002

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

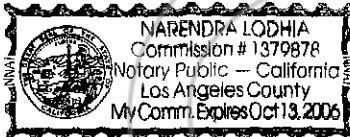


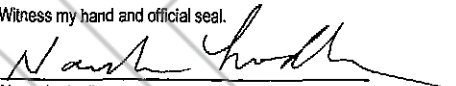
Brian D. Hill
Assistant Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 12/27/2002, before me, Narendra Lodhia, Notary Public, personally appeared Brian D. Hill 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.





Narendra Lodhia
Notary Public for said State and County
Expires: 10/13/2006

Below Space for Recorder's Use

Mail tax statements and
When recorded return to:
ROSS J COVINA, DOLOREES J COVINA
1020 HAYSTACK DR
CARSON CITY, NV 89705

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

2003 JAN -6 AM 11: 14

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RECORDER

\$14.00 PAID *KJ* DEPUTY

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