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FULL RECONVEYANCE

APN # 1320-33-811-048

T.D. SERVICE COMPANY, as Trustee, or Successor Trustee, Or Substituted Trustee, under Deed of Trust dated APRIL 20, 2000, made by RICHARD H. STEARNS AND MARY L. STEARNS, HUSBAND AND WIFE AS JOINT TENANTS, Trustor and recorded as Instrument No. 0490917 on APRIL 28, 2000, in Book No.0400, at Page No. 5788, of Official Records in the office of the Recorder of DOUGLAS County, NEVADA. Said Deed of Trust describes the following property:

As more fully described in said Deed of Trust.

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, T.D. SERVICE COMPANY, as Trustee, has caused its name to be hereto affixed by its Vice President thereunto duly authorized.

Dated: JANUARY 02, 2003

T.D. SERVICE COMPANY

Rhonda J. Crofford, Vice President

State of CALIFORNIA County of ORANGE

On JANUARY 02, 2003 , before me, Amber L. Bookil, personally appeared Rhonda J. Crofford, Vice President personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Withess my hand and official seal

(Notary Name): Amber L. Bookil

AMBER L. BOOKIL COMM, # 1275758 NOTARY PUBLIC CALIFORNIA LOS ANGELES COUNTY My comm. exp. Sept. 2, 2004

Loan#: 0010535235 RLS#: 1623162

Space below for Recorder's use Mail Tax Statement To: RICHARD H STEARNS 1344 WINDSOR DR GARDNERVILLE, NV 89410-0000

Recording Requested By: T.D. SERVICE COMPANY

And When Recorded Mail To: T.D. Service Company 1820 E. First St., Suite 300 Santa Ana, CA 92705

REQUESTED BY

MARQUIS TITLE & ESCROW IN OFFICIAL RECORDS OF DOUGLAS CO. 115 VADA

2003 JAN 14 AM 9: 56

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