Assessor's/Tax ID No.: 1320-29-118-016 Recording Requested By: USAA FEDERAL SAVINGS BANK

When Recorded Return To:

WILLIAM PENZEL 1765 EVERGREEN CT MINDEN, NV 89423

DEED OF RECONVEYANCE

USAA FEDERAL SAVINGS BANK #:PC/81016958 "PENZEL" Lender ID:/ Douglas, Nevada
WHEREAS MICHAEL J. BROKER is the present Trustee of record under the following
described Deed of Trust:

Trustor: WILLIAM B PENZEL AND CYNTHIA H PENZEL, Beneficiary: USAA FEDERAL SAVINGS BANK Original Beneficiary: USAA FEDERAL SAVINGS BANK

Original Trustee: MICHAEL J. BROKER

Dated: 02/25/2002

Recorded on: 03/13/2002

Doc/Inst. No.: 0536852 Book 0302, Page 04420,

County of DOUGLAS State of NEVADA

AND WHEREAS, the above said Deed of Trust has been paid in Full; NOW THEREFORE, the present Trustee having received from the present owner of the beneficial interest under said Deed of Trust and the obligations secured thereby a request to reconvey by reason of the obligations secured by said Deed of Trust, DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust in said DOUGLAS County, State of NEVADA, describing the land therein as more fully described in said Deed of Trust.

Property Address: 1765 EVERGREEN CT, MINDEN, NV, 89423

By MICHAEL J. BROKER as Trustee

on 2/20/03

(DATE)

MICHAEL J. BROKER TRUSTEE,

STATE OF Texas
COUNTY OF Bexar

ON before me, PHILLIP A. CISNEROS, a Notary Public in and for the County of Bexar, in the State of Texas the foregoing instrument was acknowledged before me by MICHAEL J. BROKER, TRUSTEE, who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

PHILLIP A. CISNEROS

Notary Expires: 10/18/2004

PHILLIP A. CISNEROS

Notary Public

STATE OF TEXAS

My Comm. Exp. 10-18-2004

(This area for notarial seal)

ROBERT K. DIBBLE
PAC-20030219-0010 NVDOUGL DOUGLAS NV BAT: 9595/PC/81016958 KXNVDOR1

REQUESTED BY;

U. S. A A Federal Sav

IN OFFICIAL RECORDS OF

DOUGLAS CO HEVADA

2003 FEB 24 AM 9: 59

WERNER CHRISTEN RECORDER

PAID DEPUTY

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