

14
Loan # 1254720 MC

FULL RECONVEYANCE

APN # 13-092-130

IRWIN UNION BANK AND TRUST COMPANY as Trustee, or Successor Trustee, or Substituted Trustee, under Deed of Trust dated JUNE 7, 2001, made by EARNEST L. BUGG AND JUDITH A. BUGG, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, Trustor and recorded as Instrument No. 0517208 on JUNE 27, 2001, in Book No. 0601 at Page No. 7047-7057 of Official Records in the office of the Recorder of DOUGLAS County, **NEVADA**. Said Deed of Trust describes the following property: 877 BUCKS WAY, CARSON CITY, NV. 89705.

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 MANAGER, LOAN SERVICING-HOME EQUITY LENDING thereunto duly authorized.

Dated: MAY 12, 2003.

MAIL TAX STATEMENTS TO:
EARNEST L. BUGG
JUDITH A. BUGG
877 BUCKS WAY
CARSON CITY, NV. 89705

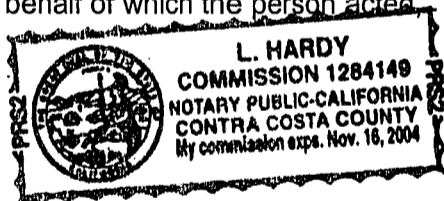
By: Sue Crockett
Sue Crockett, Manager-Loan Servicing-Home Equity Lending

State of CALIFORNIA)
County of CONTRA COSTA) ss.

On MAY 12, 2003, before me _____, personally appeared SUE CROCKETT, MANAGER-LOAN SERVICING-HOME EQUITY LENDING 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.

L. Hardy
(Notary Name):



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

2003 MAY 16 AM 9:24

WERNER CHRISTEN
RECORDER

\$ 14.50 PAID Ka DEPUTY

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