15/

NVDR2-4 06/18/03

PIN/Tax ID #: 000021100590

Document Prepared by:

Eric Wallen

When recorded return to:

Navy Federal Credit Union

P. O. Box 3305

Merrifield, VA 22119-3305

Attn: Mortgage Servicing - Payoff Dept.

Loan #: 8004442987

Investor Loan #: 0004442980

Pool #: 003496 Property Address: 1358 SANDEN LANE MINDEN, NV 89423-

Mail Tax Statements To: TERRY W BREEDEN 1358 SANDEN LN MINDEN, NV 89423 Nauy Federal Cy
IN OFFICIAL RECORDS OF
DOUGLAS CO., HEVADA

2003 SEP 17 AM 11: 25

WERNER CHRISTEN
RECORDER

15 PAID KD DEPUTY

DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, that NAVY FEDERAL CREDIT UNION,,, whose address is P.O. BOX 3305, MERRIFIELD, VA 22119-3305, Trustee or successor Trustee under that certain Deed of Trust described below, having received from the Beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligation secured by said Deed of Trust has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said below described premises by virtue of said Deed of Trust. In construing this instrument and whenever the context hereof so requires, the singular includes the plural.

Original Grantor(s): TERRY W BREEDEN AND DENISE M BREEDEN, HUSBAND AND WIFE, Joint

Tenants

Original Beneficiary: NAVY FEDERAL CREDIT UNION

Original Trustee: NAVY FEDERAL CREDIT UNION

Loan Amount: \$ 142,600.00

Date of Deed of Trust: 04/23/1993

Date Recorded: 04/28/1993 Book: 0493 Page: 6116 Document #: 306046

and recorded in the records of DOUGLAS County, State of Nevada, and more particularly described on said

Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of

8/22/03.

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Mary L. McCreary

Assistant Treasurer

Susan R. Hansen

Assistant Treasurer

0590246 BK0903PG08955

NAVY FEDERAL CREDIT UNION,

State of VA

County of FAIRFAX

On this date of 8/22/03, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Susan R. Hansen and Mary E. McCreary, known to me (or identified to me on the basis of satisfactory evidence) that they are the Assistant Treasurer and Assistant Treasurer respectively of NAVY FEDERAL CREDIT UNION, , , and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: Trifono Devera Jr. My Commission Expires: 06/30/2006