APN # 1321-31-002-008

Mail Tax Statement To: MELINDA R RICHARDS 2185 CALLE HERMOSA RD GARDNERVILLE, NV 89410

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

FULL RECONVEYANCE

REQUESTED BY OService IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2003 OCT 21 AM 8: 48

WERNER CHRISTEN RECORDER

PAIN X DEPUTY

Loan#: 0602031676 Service#: 2537954RL1

WASHINGTON MUTUAL BANK, FA, as Trustee, or Successor Trustee, Or Substituted Trustee, under Deed of Trust dated NOVEMBER 21, 2002, made by MELINDA R RICHARDS, AN UNMARRIED WOMAN, Trustor and recorded as Instrument No. 0559704 on DECEMBER 03, 2002, in Book No. 1202, at Page No. 01129, 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, WASHINGTON MUTUAL BANK, FA, as Trustee, has caused its name to be hereto affixed by its Asst VP & Attesting Asst Secty thereunto duly authorized.

Dated: OCTOBER 13, 2003

WASHINGTON MUTUAL BANK

Julie A. Wates, Asst VP & Attesting Asst Secty

State of CALIFORNIA County of

ORANGE

) ss.

On OCTOBER 13, 2003 , before me, Susan Rios, personally appeared Julie A. Yates, Asst VP & Attesting Asst Secty 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.

Witness my hand and official seal.

(Notary Name): Susan Rios

