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Assessor's Parcel Number: 1420-07-513-002

Recording Requested By:

Name: Irwin Home Equity Corp

Address: 12677 Alcosta Blvd., Ste. 500

City/State/Zip San Ramon, CA 94583

R.P.T.T.:

REQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO., HEVADA

2004 MAR -8 PH 12: 14

WERNER CHRISTEN RECORDER

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FULL RECONVEYANCE
(Title of Document)

This page added to provide additional information required by NRS 111.312 Sections 1-2. (Additional recording fe papplies)

This cover page must be typed or legibly hand printed.

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FULL RECONVEYANCE

1346119 MS

APN # 1420-07-513-002

IRWIN HOME EQUITY CORPORATION as Trustee, or Successor Trustee, or Substituted Trustee, under Deed of Trust dated OCTOBER 19, 2001, made by STEPHEN T. YU, UNMARRIED AND RESSEL MORALES, UNMARRIED WOMAN, AS JOINT TENANTS, Trustor and recorded as Instrument No. 0527192 on NOVEMBER 7, 2001, in Book No. 1101 at Page No. 2052 of Official Records in the office of the Recorder of DOUGLAS County, NEVADA. Said Deed of Trust describes the following property: 900 VISTA PARK DRIVE, 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 Home Equity Corporation, as Trustee, has caused its name to be hereto affixed by its <u>MANAGER</u> thereunto duly authorized.

Dated: <u>JULY</u> <u>4</u>,2003.

MAIL TAX STATEMENT TO: STEPHEN T. YU RESSEL MORALES 900 VISTA PARK DRIVE CARSON CITY, NV 89705

By:

SUE CROCKETT-MANAGER-

LOAN SERVICING-HOME EQUITY LENDING

State of <u>CALIFORNIA</u>)
County of <u>CONTRA COSTA</u>) ss.

On JULY ((2003, before me D. MITCHELL, personally appeared, SUE CROCKETT, MANAGER personally known to me (or preved to me on the hasis 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.

(Notary Name): D. MITCHELL

Space Below for Recorder's Use

Recording Requested By: IRWIN HOME EQUITY

And When Recorded, Mail To:

IRWIN HOME EQUITY Attn: Reconveyance Department 12677 Alcosta Blvd., Suite 500 San Ramon, CA 94583 COMM. NO. 1334480 TO NOTARY PUBLIC - CALIFORNIA CONTRA COSTA COUNTY CO

CONTRA COSTA COUNTY My comm expires Dec. 13, 2005