RECUESTED BY Stewart Title of Douglas County IN OFFICIAL RECORDS OF AGUAL OF CALLEYAR

2004 NOV 17 AM 9: 50

WERNER CHRISTEN RECORDER

PAID KX DEPUTY

ESCROW NO. 28-037-46-01

RECORDING REQUESTED BY: Stewart Title of Douglas County

WHEN RECORDED MAIL TO:

Raymund Cruz and Jo Ann Banaria-Cruz 2161 Iberis Court Tracy, CA 95376

FULL RECONVEYANCE

STEWART TITLE OF DOUGLAS COUNTY, a Nevada Corporation, as Trustee under Deed of Trust dated June 11, 1997 executed by RAYMUND CRUZ and JO ANN BANARIA-CRUZ, husband and wife, Trustor(s) and recorded on June 25, 1997 as Instrument No. 0415864 in Book 0697 at Page 5046, in the office of the Recorder of Douglas County, Nevada describing land in said County having received from the holder of the obligation thereunder a written request to reconvey, reciting 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, STEWART TITLE OF DOUGLAS COUNTY as Trustee, has caused its corporate name and seal to be affixed by its ASSISTANT SECRETARY, thereunto duly authorized.

DATE: November 9, 2004

STEWART TITLE OF DOUGLAS COUNTY, Trustee

BY:

W. SHEPLEY CURTIS ASSÍSTANT SECRETARY

STATE OF NEVADA

COUNTY OF DOUGLAS}

This instrument was acknowledged before me on November 9, 2004, by W. SHEPLEY CURTIS, as ASSISTANT SECRETARY OF STEWART TITLE

OF DOUGLAS COUNTY.

Signature

Notary Public

K. MATHA Notary Public - State of Nevada Appointment Recorded in Carson City No: 03-83978-3 - Expires May 1, 2007