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

2004 DEC 10 AM 9:55

WERNER CHRISTEN
RECORDER

\$15⁰⁰ PAID *KJ* DEPUTY

Loan No. 999111020
Tax Id # 131909602013

FULL RECONVEYANCE

Joan H. Anderson, trustee under indenture executed by DAVID R COCHRAN and KARA M HAYES, trustor, and Mortgage Electronic Registration Systems, Inc., as nominee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR THE HOME LOAN GROUP as beneficiary, dated JANUARY 10, 2003 and recorded on January 23, 2003 as Book and Document # 0564872 of the official records of the County Clerk and Recorder of DOUGLAS County, Nevada, having been requested in writing by the holder of the obligation secured by said trust indenture to reconvey the estate granted to trustee. Under said trust indenture does hereby reconvey, release and remise to the person or persons legally entitled thereto, without warrenty of any kind, all the estate, title and interest aquired by trustee under said trust indenture.

SEE ATTACHED LEGAL DESCRIPTION

Dated JANUARY 16, 2004

[Signature]
Joan H. Anderson Vice President

State of Michigan
SS.
County of Oakland

ON JANUARY 16, 2004, before me, the undersigned, a notary public for the State of Michigan, personally appeared Joan H. Anderson, known to me to be the Vice President of the corporation described in and which executed the forgoing instrument and acknowledged to me that such corporation executed the same.

In witness whereof, I have hereunto set my hand and affixed by official seal the day and year first herein above written.

[Signature]
Bonita E. Urbats, (SEAL)
Notary Public
My commission expires NOVEMBER 09 2005

SEAL

Mail Tax Statements To:

DAVID R COCHRAN
KARA M HAYES
P.O. BOX 555
GENOA, NV 89411

When Recorded Return To:

✓ Mortgage Electronic Registration Systems, Inc.
as nominee for Flagstar Bank, FSB
5151 Corporate Dr.
TROY, MI 48098
Drafted by: Angel L. Hall

0631504

BK1204PG04406

LEGAL DESCRIPTION

The land referred to herein is situated in the State of Nevada, County of DOUGLAS, described as follows:

A parcel of land, located in the Southeast 1/4, Northeast 1/4 of Section 9, Township 13 North, Range 19 East, M.D.B.&M., Genoa Township, Douglas County, Nevada, more particularly described as follows:

Commencing at the Northeast corner of Section 9, Township 13 North, Range 19 East, M.D.B.&M., proceed South 7°58'30" West 2,003.60 feet, to a point; thence South 25°33'04" West, 397.57 feet, along the Westerly right-of-way line of Main Street, to a point; thence North 68°28'23" West, 166.47 feet, to the TRUE POINT OF BEGINNING, which is the Southeast corner of the parcel; thence North 14°39'46" East 221.43 feet, to the Northeast corner of the parcel; thence North 69°02'24" West 249.81 feet, to the Northwest corner of the parcel; thence South 18°31'38" West, 107.50 feet, to the Easterly right-of-way line of Genoa Street, to a point; thence South 67°28'03" East 70.50 feet, to a point; thence 21°39'49" West 70.00 feet, to a point; thence South 67°19'32" East, 47.50 feet, to a point; thence South 21°47'37" West 25.00 feet, to a point; thence South 62°56'24" East 133.03 feet, to a point; thence South 68°28'23" East, 20.53 feet to the TRUE POINT OF BEGINNING;

APN 1319-09-602-013

Reference is made to Record of Survey Map for Lot Line Adjustments of Crystal Terry Ford property filed for record with the Douglas County Recorder on June 18, 1983, in book 683, Page 570, as Document No. 81346.

"IN COMPLIANCE WITH NEVADA REVISED STATUTE 111.312, THE HEREIN ABOVE LEGAL DESCRIPTION WAS TAKEN FROM INSTRUMENT RECORDED JUNE 30, 1994, BOOK 694, PAGE 5833, AS FILE NO. 340960, RECORDED IN THE OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA."

REQUESTED BY
Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 JAN 23 PM 3:38

WERNER CHRISTEN
RECORDER

\$27⁰⁰ PAID *kg* DEPUTY

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