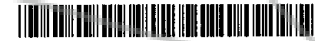


Assessor's/Tax ID No. 1420-18-112-023

Recording Requested By:
Irwin Home Equity

When Recorded Return To:
RECONVEYANCE DEPARTMENT
✓ Irwin Home Equity
P.O. BOX 1368
San Ramon, CA 94583

Douglas County - NV
Werner Christen - Recorder
Page: 1 of 2 Fee: 15.00
BK-0305 PG- 6206 RPTT: 0.00



DEED OF RECONVEYANCE

Irwin Home Equity #:0001414699 "ARTHUR" Lender ID:306/ALL/0001414699 Douglas, Nevada
MERS #: 100135300014146997 VRU #: 1-888-679-6377

WHEREAS IRWIN HOME EQUITY CORPORATION is the present Trustee of record under the following described Deed of Trust:

Trustor: JOEL D. ARTHUR AND KIMBERLY ARTHUR, HUSBAND AND WIFE AS JOINT TENANTS
Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR IRWIN UNION BANK AND TRUST COMPANY
Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC NOMINEE FOR IRWIN UNION BANK AND TRUST COMPANY
Original Trustee: IRWIN HOME EQUITY CORPORATION
Dated: 04/20/2002
Recorded on: 05/10/2002
Doc/Inst. No.: 0541959 Book: in Book/Reel/Liber: 0502 Page: Page/Folio: 03320
County of Douglas State of Nevada

AND WHEREAS, the above said Deed of Trust has been paid in Full;
NOW THEREFORE, the present Trustee having received from the present owner of the beneficial interest under said Deed of Trust and the obligations secured thereby a request to reconvey by reason of the obligations secured by said Deed of Trust, DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust in said Douglas County, State of Nevada, describing the land therein as more fully described in said Deed of Trust.

Property Address : 3377 COLOMA DR, CARSON CITY, NV 89705

By IRWIN HOME EQUITY CORPORATION as Trustee
On March 7th, 2005

JOANNA DISIBIO, TRUSTEE

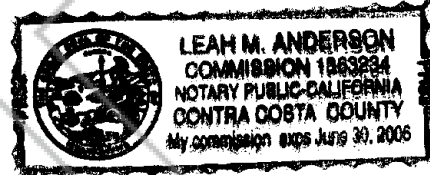
STATE OF California
COUNTY OF Contra Costa

On March 7th, 2005, before me, ~~D. MITCHELL~~, a Notary Public in and for Contra Costa in the State of California, personally appeared JOANNA DISIBIO, TRUSTEE, 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, and that by his/her/their signature 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.

~~D. MITCHELL~~

Notary Expires: 12/13/2005 #1334480

June 30, 2006 #1263234

(This area for notarial seal)

