

16

OFFICIAL RECORD

Requested By:

NAVY FEDERAL CREDIT UNION

PIN/Tax ID #: 1220-24-501-033

Document Prepared by: Cristina J Terrazas

When recorded return to:

GREGORY D ROONEY
756 ROAN CIRCLE
GARDNERVILLE, NV 89410

Loan #: 8010394198

Investor Loan #: 4003043816

Property Address:

756 ROAN CIRCLE
GARDNERVILLE, NV 89410-

Mail Tax Statements To:

GREGORY D ROONEY
756 ROAN CIRCLE
GARDNERVILLE, NV 89410

Douglas County - NV
Werner Christen - Recorder

Page: 1 of 3 Fee: 16.00
BK-0905 PG-00078 RPTT: 0.00



NVDR2- 02/17/04

DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, that NAVY FEDERAL CREDIT UNION, whose address is P.O. BOX 3305, MERRIFIELD, VA 22119-3305, Trustee or successor Trustee under that certain Deed of Trust described below, having received from the Beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligation secured by said Deed of Trust has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said below described premises by virtue of said Deed of Trust.

Original Grantor(s): GREGORY D ROONEY AND LAURA M ROONEY, HUSBAND AND WIFE AS JOINT TENANTS

Original Beneficiary: NAVY FEDERAL CREDIT UNION

Original Trustee: NAVY FEDERAL CREDIT UNION

Loan Amount: \$ 322,700.00

Date of Deed of Trust: 03/28/2003

Date Recorded: 04/04/2003 Book: 0403 Page: 02106

and recorded in the records of DOUGLAS County, State of Nevada, and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 8/25/2005.

NAVY FEDERAL CREDIT UNION

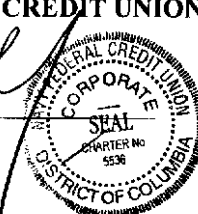
Susan R Hansen

Susan R. Hansen
Assistant Treasurer



Delana R. Newman

Delana R. Newman
Assistant Treasurer

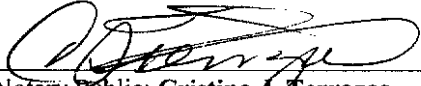


✓ Navy Federal Credit Union
PO Box 3305
Merrifield VA 22119-9902

State of VA
County of FAIRFAX

On this date of **8/25/2005**, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named **Delana R. Newman** and **Susan R. Hansen**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **Assistant Treasurer** and **Assistant Treasurer** respectively of **NAVY FEDERAL CREDIT UNION**, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.


Notary Public: **Cristina J. Terrazas**
My Commission Expires: **07/31/2009**



to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Douglas

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

THE LAND REFERRED TO HEREIN IS SITUATED IN THE STATE OF NEVADA, COUNTY OF DOUGLAS, DESCRIBED AS FOLLOWS: PARCEL 2, AS SET FORTH ON THE PARCEL MAP FOR LEON AND BARBARA B. DOWTY, BEING A PORTION OF THE NORTH HALF OF THE NORTHEAST 1/4 OF SECTION 24, TOWNSHIP 12 NORTH, RANGE 20 EAST, M.D.B. & M., RECORDED MARCH 21, 1984, IN BOOK 384, AT PAGE 1856, DOCUMENT NO. 98487, OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA.

ASSESSMENT PARCEL NO. 1220-24-501-033

Parcel ID Number: 1220-24-501-033
756 ROAN CIRCLE
Gardnerville
("Property Address"):

which currently has the address of
[Street]
[City], Nevada 89410 [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items

DOC #: 317723

APPL #: 8010394198

LOAN #: 8010394198

Initials: AR W

6(NV) (0107)

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Form 3029 1/01

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BK 0403 PG 02165

