DOC 0663740 12/19/2005 01:05 PM Deputy: BC OFFICIAL RECORD Requested By:

FIRST AMERICAN TITLE COMPANY

Douglas County - NV Werner Christen - Recorder 0£

BK-1205 PG- 8255 RPTT: 14.00 0.00

WHEN RECORDED MAIL TO: Attention: Payoff Department PHH Mortgage Services 4001 Leadenhall Road Mt. Laurel, NJ 08054 APN # 138-23-811-052 1318-23-811-052

FULL RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS:

THAT, WHEREAS, First American Title Company of Nevada qualified to do business in the State of Nevada, Trustee under Deed of Trust executed by Howard W Montfort Jr / Gisela E. Montfort, as Trustor, and recorded April 3, 2002 as Book 402 and Instrument No. 0538726 of Official Records in the office of the County Recorder of Douglas County, Nevada, has been duly requested to quitclaim and reconvey the property hereinafter mentioned, by reason of the payment of the indebtedness by said Deed of Trust;

NOW, THEREFORE, IN CONSIDERATION OF said request and payment of its fees in the premises, receipt of which is acknowledged, said Trustee DOES HEREBY QUITCLAIM AND RECONVEY to the person or persons legally entitled thereto, but without warranty, all of the property covered by said Deed of Trust now held by said Trustee under the terms of said Deed of Trust.

IN WITNESS WHEREOF, said First American Title Company of Nevada, as such Trustee has caused its corporate name to be affixed by its Officer, thereto duly authorized, this 1st day of December, 2005.

First American Title Comp

As Trustee

By: Russell Dalton, Vice President

STATE OF NEVADA

COUNTY OF CLARK)

This instrument was acknowledged before me

12-5-05 by Russell Dalton, Vice President of First

American Title Company of Nevada

Order Number:

7075978945

Escrow Number:

Recon No.:

19266

(My commission expires: 11-1-08)

