Assessor's/Tax ID No. 1220-09-810-057

Recording Requested By: Irwin Home Equity

When Recorded Return To: RECONVEYANCE DEPARTMENT Irwin Home Equity P.O. BOX 1368 San Ramon, CA 94583 DOC # 0680410 07/24/2006 11:25 AM Deputy: OFFICIAL RECORD Requested By: IRWIN HOME EQUITY

> Douglas County - NV Werner Christen - Recorder

Page: 1 Of 2 Fee: BK-0706 PG-8113 RPTT:

15.00 0.00





DEED OF RECONVEYANCE

Irwin Home Equity #:0001534453 "EDDINGS" Lender ID:301/202/400527258 Douglas, Nevada

MERS #: 100135300015344534 VRU #: 1-888-679-6377

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN A SOCIAL SECURITY NUMBER.

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

Trustor: TREVOR L. EDDINGS AND RHONDA L. EDDINGS, 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: 05/23/2003

Recorded on: 05/30/2003

Doc/Inst. No.: 0578469 Book: in Book/Reel/Liber: 0503 Page: Page/Folio: 16115

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: 1414 MARLETTE CIR, GARDNERVILLE, NV 89460

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DEED OF RECONVEYANCE Page 2 of 2

By IRWIN HOME EQUITY CORPORATION as Trustee On July 20th, 2006

RONNA KULIGOWSKI, TRUSTEE

STATE OF California COUNTY OF Contra Costa

On July 20th, 2006 before me, L. HARDY, Notary Public, personally appeared RONNA KULIGOWSKI, 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(ies), and that by his/her/their signature(s) 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,

L. HARDY

Notary Expires: 12/09/2006 #1532882

L. HARDY

Commission # 1532882 Notary Public - California Cantra Costa County

My Comm. Expires Dec 9, 2008

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BK- 0706 PG- 8114 07/24/2006