

OFFICIAL RECORD

Requested By:

NAVY FEDERAL CREDIT UNION

PIN/Tax ID #: 122016810025
Document Prepared by: Cristina J Terrazas
When recorded return to:
Navy Federal Credit Union
P. O. Box 3305
Merrifield, VA 22119-3305
Attn: Mortgage Servicing - Payoff Dept.
Loan #: 8011785915
Investor Loan #: 4004141941
Property Address:
1316 WHEELER WAY
GARDNERVILLE, NV 89460-
Mail Tax Statements To:
DIANA L ALTEMARA
1316 WHEELER WAY
GARDNERVILLE, NV 89460

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 3 Fee: 16.00
BK-0207 PG-00247 RPTT: 0.00



NVDR2-6 11/09/06

DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, that NAVY FEDERAL CREDIT UNION, whose address is 820 Follin Lane, Vienna, VA 22180, 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): DIANA L ALTEMARA, A MARRIED WOMAN AS SOLE AND SEPARATE PROPERTY

Original Beneficiary: NAVY FEDERAL CREDIT UNION

Original Trustee: NAVY FEDERAL CREDIT UNION

Loan Amount: \$ 120,000.00

Date of Deed of Trust: 08/05/2004

Date Recorded: 08/27/2004 Book: 0804 Page: 11529 Document #: 0622625

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 1/11/2007.

Amelia Powell
Assistant Treasurer

NAVY FEDERAL CREDIT UNION


Delana R. Newman
Assistant Treasurer



State of VA
County of FAIRFAX

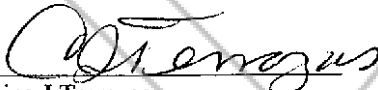
On this date of 1/11/2007, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named **Delana R. Newman** and **Amelia Powell**, known to me (or identified to me on the basis of satisfactory 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**



"I affirm, under the penalties of perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law."


Cristina J Terrazas

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 IS SITUATED IN THE STATE OF CALIFORNIA, COUNTY OF DOUGLAS, AND IS DESCRIBED AS FOLLOWS: LOT 25, IN BLOCK E, AS SAID LOT AND BLOCK ARE SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 4, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON APRIL 10, 1967, IN MAP BOOK 1, PAGE 055, FILE NO. 35914.

Parcel ID Number: 1220-16-810-025
1316 WHEELER WAY
GARDNERVILLE
("Property Address"):

which currently has the address of
[Street]
[City], Nevada 89460 [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 seised 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 #: 8011785915 LOAN #: 8011785915

Initials: *SA*

0622625
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