DOC # 0754330 11/20/2009 02:51 PM Deputy: So OFFICIAL RECORD Requested By: FLAGSTAR BANK

> Douglas County - NV Karen Ellison - Recorder

Page: 1 Of 2 Fee BK-1109 PG-5005 RPTT: 15.00

I hereby affirm that this document submitted for recording does not contain a social security number.

Signed

Angel Mall

Loan No. 502241958 \\
Tax Id # 141834304007

FULL RECONVEYANCE

Joan H. Anderson, trustee under indenture executed by BRADLEY S. GUNDEL, trustor, and Mortgage Electronic Registration Systems, Inc., as nominee for FLAGSTAR BANK, FSB as beneficiary, dated AUGUST 19 2008 and recorded on August 26, 2008 as Book 808 and Document # 728965 of the official records of the County Clerk and Recorder of DOUGLAS County, Nevada, having been requested in writing by the holder of the obligation secured by said trust indenture to reconvey the estate granted to trustee. Under said trust indenture does hereby reconvey, release and remise to the person or persons legally entitled thereto, without warrenty of any kind, all the estate, title and interest aquired by trustee under said trust indenture.

SEE ATTACHED LEGAL DESCRIPTION

Dated OCTOBER 29 2008

Joan H. Angerson, Vice President

State of Michigan

County of Oakland

ON OCTOBER 29 2009, before me, the undersiged, a notary public for the State of Michigan, personally appeared Joan H. Anderson, known to me to be the Vice President of the corporation described in and which executed the forgoing instrument and acknowledged to me that such corporation executed the same.

In witness whereof, I have hereunto set my hand and affixed by offical seal the day and year first herein above written.

Aparna Deb, (SEAL)

Notary Public

My commission expires DECEMBER 10 2013

APARNA DEB

NOTARY PUBLIC, Oakland County, M³
My Commission Expires 12/10/2013
Acting in the County of Oakland

Mail Tax Statements To:

BRADLEY S. GUNDEL

175 SNUG HARBOR DRIVE

ZEPHYR COVE, NV 89448

When Recorded Return To: BRADLEY S. GUNDEL 175 SNUG HARBOR DRIVE ZEPHYR COVE, NV 89448

Drafted by: Angel Hall Flagstar Bank, FSB 5151 Corporate Dr. Troy, MI 48098

BK- 1109 PG- 5006

0754330

EXHIBIT "A"

All that certain real property situate in the County of Douglas, State of Nevada, described as follows:

COMMENCING at a point on the northerly line of Subdivision 5 of Lot 3 Section 34, Township 14 North, Range 18 East, M.D.B.&M. of the A. Cohn Tract, a plat of which is duly recorded in the office of the County Recorder of Douglas County, Nevada, which point is marked by a three inch iron pipe monument, from which the center line station 299+35.85 P.O.T. of U. S. 50 bears South 89°53' East, 41.98 feet; thence South 17°32' East, 128.10 feet along the westerly right-of-way line of Nevada State Highway, U. S. Route 50; thence North 89°07' West, 273.92 feet to the true point of beginning; thence North 89°07' West, 127.50 feet; thence North 0°07" East, 94.24 feet to the center line of a 15 foot road; thence South 60°47' East, 125.04 feet; thence on a curve to the left 19.00 feet, the chord of which bears South 74°44'11" East, 18.80 feet; thence South 30.25 feet to the true point of beginning.

TOGETHER WITH a right of way for ingress and egress over and across that certain roadway running from U. S. Highway 50 as set forth in that certain Deed recorded June 13, 1965 in Book B-1, Page 362 under Document No. 10451, Douglas County, Nevada.

EXCEPTING THEREFROM all that portion of said land lying below the higher water mark of Lake Tahoe.

NOTE: The above metes and bounds description appeared previously in that certain Grant Deed recorded in the office of the County Recorder of Douglas County, Nevada on August 2, 2002, as Document No. 548646 of Official Records.

Assessor's Parcel Number(s): 1418-34-304-007