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FILED FOR RECORDING AT THE REQUEST OF

Irwin Home Equity

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FULL RECONVEYANCE

1231365 MS APN# 06-291-17

IRWIN HOME EQUITY CORPORATION Trustee, or Successor Trustee , or Substituted Trustee, under Deed of Trust dated FEBRUARY 21, 2001, made by JOHN G. WILCOCK AND TERESA A. WILCOCK, HUSBAND AND WIFE AS JOINT TENANTS. Trustor and recorded as Instrument No. 116027 on MARCH 7, 2001, in Book No. 153 at Page No. 454 of Official Records in the office of the Recorder of LINCOLN County, NEVADA. Said Deed of Trust describes the following property: 300 ECHO DAM ROAD, PIOCHE, NV 89043

AND having received from holder of the obligations thereunder a written request to reconvey, reciting that all sums secured by said Deed of Trust have been fully paid, and said Deed of Trust and the note or notes secured thereby having been surrendered to said Trustee for cancellation, does hereby RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder.

In Witness Whereof, Irwin Home Equity Corporation, as Trustee, has caused its name to be hereto affixed by its MANAGER, AS TRUSTEE, thereunto duly authorized.

Dated: OCTOBER 2003.

IRWIN HOME EQUITY CORPORATION

By: SUE CROCKETT-MANAGER-LOAN SERVICING – HOME EQUITY LENDING

State of CALIFORNIA

County of CONTRA COSTA

) ss.

On OCTOBER 24, 2003, before me D. MITCHELL, personally appeared, SUE CROCKETT, MANAGER, LOAN SERVICING-HOME EQUITY LENDING, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal,

(Notary Name): D. MITCHELL

When Recorded, Mail To: IRWIN HOME EQUITY

Attn: Reconveyance Department 2677 Alcosta Blvd., Suite 500 San Ramon, CA 945 D. MITCHELL

COMM. NO. 1334480

ROTARY PUBLIC - CALIFORNIA

CONTRA COSTA COUNTY

My comm. expires Dec. 13, 2005

MAIL TAX STATEMENT TO:

JOHN G. WILCOCK TERESA A. WILCOCK

300 ECHO DAM ROAD PIOCHE, NV 89043