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State of Washington County of Skamania When recorded mail to: Blake D. Richards Susan K. Richards 1225 Wasco St Hood River, OR 97031

Loan #1015118407, Tammy Mott Recording requested by NationsBanc Mortgage Corporation estend in programme of the second sec

Full Reconveyance

WHEREAS, PSM Financial Management Corp. as duly appointed under Deed of Trust hereinafter referred to, 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 cancellations, does hereby RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder. Said Deed of Trust was executed by Blake D. Richards and Susan K. Richards, as Trustors, and recorded in the official records of the County of Skamania, Washington on July 6, 1993, as Inst. No. 116667, Book 136, Page 477.

NOW, THEREFORE, in accordance with said request and the provisions of said Deed of Trust, PSM Financial Management Corp., as Trustee, does hereby RECONVEY, without warranty, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all estate now held by it thereunder in and to that property in said county, State of Washington, AS DESCRIBED IN RECORDED DEED OF TRUST.

IN WITNESS WHEREOF, PSM Financial Management Corp. as Trustee, has caused its corporate name to be hereto affixed by its officer, thereunto duly authorized.

Dated March 23, 1999.

PSM Financial Management Corp. as Trustee

Holly M. Jarmusz, Officer

State of New York County of Erie

On March 23, 1999 before me, the undersigned, personally appeared Holly M. Jarmusz, title of Officer of PSM Financial Management Corp. personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in her authorized capacity and that by his/her signature on the instrument the person or entity upon behalf of which the person acted, executed the instrument. WITNESS my hand and official seal.

Carrie S. Bala

Notary Public, State of New York

Qualified in Erie County

Commission Expires November 4, 2000

HOTARY

PUBLIC

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