

RECORDING REQUESTED BY

REFS INC.

AND WHEN RECORDED MAIL TO

BEAR CREEK MASTER ASSOCIATION
22877 BEAR CREEK DRIVE
MURRIETA, CA 92562



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FULL RECONVEYANCE

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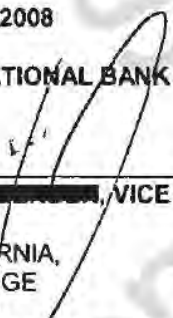
WHEREAS: MISSION OAKS NATIONAL BANK as present Trustee for the Deed of Trust dated 7/30/2002 executed by BEAR CREEK MASTER ASSOCIATION, A CALIFORNIA MUTUAL BENEFIT CORPORATION as trustor(s), recorded on 8/1/2002, as Instrument #2002-423661, Book N/A, Page N/A of Officials Records in the office of the Recorder of RIVERSIDE County, CALIFORNIA, has been paid.

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 written request to reconvey, 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 County in the State of California, describing the land therein as more fully described in said Deed of Trust.

IN WITNESS WHEREOF, MISSION OAKS NATIONAL BANK, as Trustee, has caused its name hereunto affixed by its officer thereunto duly authorized by its Corporate By-Laws.

Date: October 17, 2008

MISSION OAKS NATIONAL BANK BY ITS ATTORNEY IN FACT, R.E.F.S. INC., A CALIFORNIA CORPORATION

By: 
_____, VICE PRESIDENT

STATE OF CALIFORNIA,
COUNTY OF ORANGE

On 10/17/2008 before me, DANH N. LE, a Notary Public, personally appeared _____ who proved to me based on 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. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature 

DANH N. LE, Notary Public

