

14  
State of Nevada  
County of Douglas

Pat Palmer

Loan Number: 4861446237

Parcel ID: ~~27-381-09~~

1220-15-210-062

## Full Reconveyance

PRLAP, Inc. as successor by merger to Equitable Deed Company, 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 Neal T Ruonavar and Eva Ruonavar

Trustors, and recorded in the official records of the County of Douglas, Nevada as follows: DATE 03/19/1997 AS INSTR. NO. 0408756 IN BOOK/REEL 0397 PAGE/IMAGE 3030 DATE . Now, therefore, in accordance with said request and provisions of said Deed of Trust, PRLAP, Inc. 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 Nevada, described as follows:

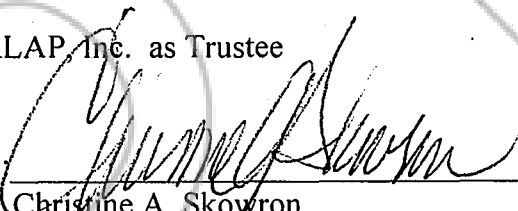
AS DESCRIBED IN RECORDED DEED OF TRUST

In Witness Whereof, PRLAP, Inc. as Trustee, has caused its corporate name to be hereto affixed by its officer, thereunto duly authorized.

Dated 11/09/2001

PRLAP, Inc. as Trustee

By

  
Christine A. Skowron,  
Assistant Vice President

STATE OF New York  
COUNTY OF Erie

On 11/09/2001 before me, the undersigned, a Notary Public in and for said State, personally appeared Christine A. Skowron, Assistant Vice President of PRLAP, Inc. 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 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.

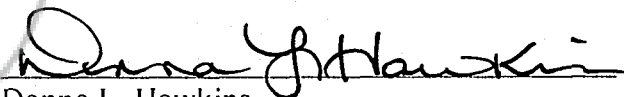
WITNESS my hand and official seal.

PREPARED BY:

✓ Pat Palmer

Bank of America

475 CrossPoint Parkway, Getzville, NY 14068

  
Donna L. Hawkins  
Notary Public, State of New York  
Qualified in Erie County  
Commission Expires May 19, 2003

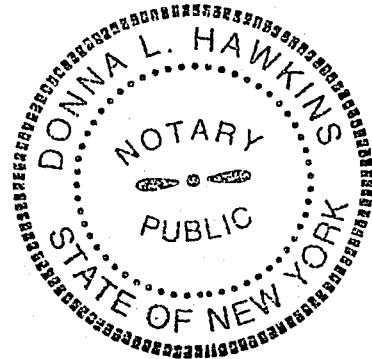
MAIL TAX STATEMENT TO:

Neal T Ruonavar

Eva Ruonavar

919 Monument Peak Dr

Gardnerville, NV 894108936



REQUESTED BY

B of A mtg  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2001 NOV 19 AM 10: 29

LINDA SLATER  
RECORDER

\$14.00 PAID KJ DEPUTY

0528027

BK 1101 PG 5474