| Parcel | Tax Number: | |
|--------|-------------|--|

FULL RECONVEYANCE

Bank of America, N.A., formerly BANK OF AMERICA, NEVADA, BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIATION a Nevada corporation, as duly appointed Trustee under Deed of Trust hereinafter referred to, having received from holder of the obligations thereunder a written request to reconvey, a reciting that all sums of secured by said Deed of Trust and the note or notes secured hereby 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, said Deed of Trust was executed by ROBERT A. MCDOWELL AND LYNDA C. MCDOWELL and recorded in the official records of Douglas County of Nevada, as follows:

Recorded June 22, 1994 as instrument No. 340240 in Book 0694, Page 3989.

IN WITNESS WHEREOF, Bank of America, N.A. formerly Bank of America, Nevada, BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIATION as such Trustee, has caused its corporate name to be hereto affixed by its Authorized Officer, thereunto duly authorized on the date shown in the acknowledgment certificate shown below.

> Bank of America, N.A., formerly Bank of America, Nevada

Monastesse, Authorized Officer

STATE OF CALIFORNIA

SS. K. MARTIN'
NOTARY PUBLIC

COUNTY OF ORANGE

On the 26th day of June, 2002, before me M. Najera, personally appeared S. Monastesse, Authorized Officer, personally known to me (or proved to me on basis of 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.

WITNESS my hand and official

Notar.

NOTARY PUBLIC

WHEN RECORDED MAIL TAX STATEMENTS AND RETURN TO:

ROBERT A MC DOWELL LYNDA C MC DOWELL

P O BOX 3537

STATELINE

NV 89449

025-001-7367949-6998

RECORDING REQUESTED & PREPARED BY:

BANK OF AMERICA, N.A.

Consumer Credit Services

P.O. BOX 2240

Brea, CA 92822

1-800-200-6945

REQUESTED BY

NOFFICIAL RECORDS OF DOUGLAS CO. NEVAGA

2002 JUL 29 AM 9: 44

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K. MARTIN

COMM. # 1239767 OTARY PUBLIC-CALIFORNIA

ORANGE COUNTY