Parcel Tax Number: 122021-610-039 Account: 68181000707299*

KAREN L CREEL 755 BLUE ROCK **GARDNERVILLE NV 89410**

Full Reconveyance

BANK OF AMERICA, N.A., as duly appointed trustee 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 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. Said Deed of Trust was executed by KAREN L CREEL and recorded in the official records of DOUGLAS County of Nevada, as follows:

Recorded 9-6-2000 as Instrument No. in Book 900, Page 2780.

In Witness, whereof, Bank of America, N.A. as such Trustee, has caused it's corporate name to be hereto affixed by its Asst. Vice President, thereunto duly authorized on the date shown in the acknowledgment certificate shown helow....

Bank of America, N.A.

y:______BEN MAYFIELD

ASSIZVICE PRESIDENT

State of North Carolina County of Guilford

On January 16, 2003 before me the undersigned, personally appeared BEN MAYFIELD, ASST. VICE PRESIDENT 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, excented the instrument.

OFFICIAL SEAL

WITNESS my hand, A Commission Happines BLIC

CHANIKA WRIGHT

SHANIKA WRIGHT GUILFORD COUNTY, NC

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My Commission Expires Nov. 16, 2003

Notary Public

WHEN RECORDED MAIL TAX STATEMENTS AND RETURN TO: RECORDING REQUESTED AND PREPARED BY:

Bank of America, N.A. NC4-105-01-32 PO Box 23500 Greensboro, NC 27420-3500 TYPIST: A. MATTHEWS Amount \$25,000.00

B of A IN OFFICIAL RECORDS OF DOUGLAS CO NEVADA

2003 JAN 28 AM 9: 38

01/16/2003 9:14 AM DOUGLAS

0565272 RK0103PG11119 WERNER CHRISTEN RECORDER

60. PAID K2 DEPUTY