Parcel Tax Number: 1220-20-001-037

Account: 68181002215499*

GENE M KOCHAN & JANICE K KOCHAN 788 RUBIO WAY GARDNERVILLE NV 89460

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 GENE M KOCHAN & JANICE K KOCHAN and recorded in the official records of DOUGLAS County of Nevada, as follows:

Recorded 10-17-2002 as Instrument No. 0556269 in Book 1002, Page 13697.

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 below.

Bank of America.

BEN MAYFIELD, ASST. VICE PRESIDENT

State of North Carolina County of Guilford

On February 4, 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) asted executed the instrument.

WITNESS my hand, Mar Sommiss of Ficial SEAL SHANIKA WRIGHT GUILFORD COUNTY, NC 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 \$72,000.00

REQUESTED BY

2003 FEB 18 AM 10: 56

WERNER CHRISTEN RECORDER

02/04/2003 4:09 PM DOUGLAS

0567318

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