Parcel Tax Number: 1419-11-002-019 Account: 68180201107799*KB

FREDERICK J SCHMIDT AND BRENDA M SCHMIDT

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 FREDERICK J SCHMIDT AND BRENDA M SCHMIDT and recorded in the official records of DOUGLAS County of Nevada, as follows:

Recorded 12-4-97 as Instrument No. 0428049 in Book 1297, Page 1835-1837.

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 Angerica, N.A.

By: KATHY CLARK, OPERATIONS OFFICER/MANAGER

State of North Carolina **County of Guilford**

On March 21, 2003 before me the undersigned, personally appeared KATHY CLARK, OPERATIONS OFFICER/MANAGER 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 in hand, My Commission Expires Notary Public, North Carolina COUNTY OF GUILFORD LOUISE P. HOLLEMAN

Notary Public

WHEN RECORDED MAIL TAX STATEMENTS AND RETURN TO:

RECORDING REQUESTED AND PREPARED BY: Bank of America, N.A. NC4-105-01-52 PO Box 25500 Greensboro, NC 27420-5500

TYPIST:

Amount \$55,000.00

REQUESTED BY

IN OFFICIAL RECORDS OF DOUPLAS OF HEVADA

2003 MAR 27 AM 9: 21

WERNER UNISTEN RECORDER

0571417

BK 0303 PG 13009

03/21/2003 9:15 AM DOUGLAS