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State of Nevada County of Douglas

Renee Barnes

Loan Number: 6464636601 Parcel ID: 1220-20-001-037

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Full Reconveyance

PRLAP, Inc., 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 Gene M Kochan and Janice L Kochan

Trustors, and recorded in the official records of the County of Douglas, Nevada as follows: DATE 12/24/2001 AS INSTR. NO. 0530823 IN BOOK/REEL 1201 PAGE/IMAGE 8109 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 03/10/2003

PRLAP, Inc. as Trustee

Melissa Grimm,

Assistant Vice President

STATE OF New York COUNTY OF Erie

On 03/10/2003 before me, the undersigned, a Notary Public in and for said State, personally appeared Melissa Grimm, 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:

Renee Barnes

Bank of America

475 CrossPoint Pkwy, Getzville NY 14068

Holly Suckow

Notary Public, State of New York

Qualified in Erie County

Commission Expires October 28, 2006

WHEN RECORDED MAIL TO AND MAIL TAX STATEMENT TO: Gene M Kochan

Janice L Kochan Po Box 2964

Gardnerville, NV 89410

OTAAL

OF NEW YORKS

REQUESTED BY

B A M F 9

IN OFFICIAL RECORDS OF

DOUGLAS ON MEVADA

2003 MAR 27 AM 9: 23

WERNER CHRISTER RECORDER

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