REQUESTED BY

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2003 DEC -8 AM 9: 41

WERNER CHRISTEN

Parcel Tax Number: 13-226-31 Account: 68180201285399

When Recorded Mail To: WHEN RECORDED MAIL TAX STATEMENTS **BRADLEY M KAWCHACK** 3564 OPALITE CT CARSON CITY NV 89705

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 BRADLEY M KAWCHACK & THERESA L KAWCHACK and recorded in the official records of DOUGLAS County of Nevada, as follows:

Recorded 07-21-98 as Instrument No. 0445962 in Book 0798, Page 7396.

In Witness, whereof, as such BANK OF AMERICA Trustee, has caused it's corporate name to be hereto affixed by its OPERATIONS OFFICER/MANAGER, thereunto duly authorized on the date shown in the acknowledgment certificate shown below.

Bank of America,

CYNTHIA NEAL, OPERATIONS OFFICER/MANAGER

Notary Public

State of North Carolina County of Guilford

On November 28, 2003 before me the undersigned, personally appeared CYNTHIA NEAL, 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 my hand, My Commission Expires:

Bank of America, N.A. NC4-105-01-32 PO Box 23500

Greensboro, NC 27420-3500 TYPIST: FCC

Amount \$10,000.00

OFFICIAL SEAL Notary Public, North Carolina COUNTY OF GUILFORD LOUISE P. HOLLEMAN

Wy Comm. Exp. January 2, 2006

0598854

BK 1203 PG 02875