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REQUESTED BY  
B of A  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2003 DEC 22 AM 11:13

WERNER CHRISTEN  
RECORDER

\$ 14.00 PAID KZ DEPUTY

Parcel Tax Number: 0000-27-463-020  
Account: 68240028540199

**When Recorded Mail To:**  
WHEN RECORDED MAIL TAX STATEMENTS  
JERRY L HOWARD  
1213 HEATHER LAKE RD  
SOUTH LAKE TAHOE CA 96150-8334

**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 **JERRY L HOWARD & ANNETTE M HOWARD** and recorded in the official records of **DOUGLAS** County of Nevada, as follows:

Recorded **02-15-96** as Instrument No. **381364** in Book **296**, Page **2543**.

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, N.A.**  
By: [Signature]  
CHERYL WILSON, ASST VICE PRESIDENT

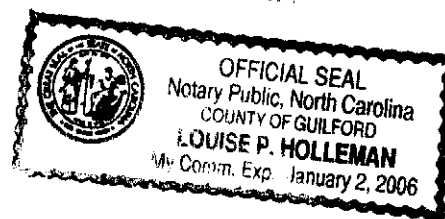
State of North Carolina  
County of Guilford

On December 15, 2003 before me the undersigned, personally appeared **CHERYL WILSON, 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, 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 \$24,000.00

[Signature]  
Notary Public



0600255  
BK1203PG09889