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State of Nevada
County of Douglas
Loan Number: 6942118867
Parcel ID: 13-063-16

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Prepared by: Rebecca Proctor
Bank of America
4161 Piedmont PKWY Greensboro, NC 27410-8110
WHEN RECORDED MAIL TO AND
MAIL TAX STATEMENT TO:
Debbie Payne
Robert D Payne
3641 Cherokee Drive
Carson City, NV 897056812

REQUESTED BY
Bo/A
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2004 MAY 10 AM 9:51

WERNER CHRISTEN
RECORDER

\$14.00 PAID KJ DEPUTY

Full Reconveyance

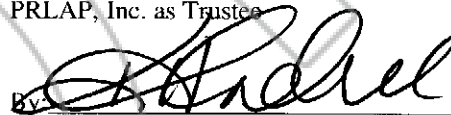
PRLAP, Inc., as duly appointed under Deed of Trust hereinafter referred to, having received from holder of the obligations thereunder a written request to reconvey, reciting that all sums secured by said Deed of Trust have been fully paid, and said Deed of Trust and the note or notes secured thereby 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 Debbie Payne and Robert D Payne, Trustors, and recorded in the official records of the County of Douglas, Nevada as follows: **RECORDING DATE 05/01/2001 AS INSTR. NO. 0513355 IN BOOK/REEL 0501 PAGE/IMAGE 0356.** 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 California, 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 02/26/2004

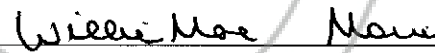
PRLAP, Inc. as Trustee

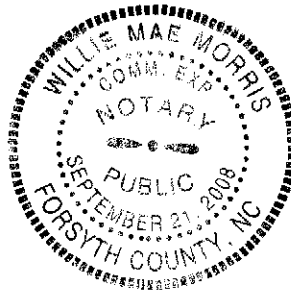


Kanena Hendree,
Assistant Vice President

STATE OF North Carolina
COUNTY OF Guilford

On 02/26/2004 before me, the undersigned, a Notary Public in and for said State, personally appeared Kanena Hendree, 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.


Willie Mae Morris
Notary Public, State of North Carolina
Qualified in Forsyth County
Commission Expires September 21, 2008



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BK 0504 PG 03199