2004 MAY 24 AM 8: 28

WERKER CHRISTEN

DEPUTY

State of Nevada **County of Douglas**

Loan Number: 6362962562 173 Parcel ID: 1219-15-002-061

Prepared by: Rebecca Proctor

Bank of America

4161 Piedmont PKWY Greensboro, NC 27410-8110

WHEN RECORDED MAIL TO AND MAIL TAX STATEMENT TO:

Phillip J Smith

2568 Lake Tahoe Blvd South Lake Tahoe, CA 96150

Full Reconveyance

PRLAP, Inc., as duly appointed under Deed of Trust hercinafter 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 Phillip J Smith, Trustor, and recorded in the official records of the County of Douglas, Nevada as follows: RECORDING DATE 09/22/2003 AS INSTR. NO. 0590805 IN BOOK/REEL 0903 PAGE/IMAGE 11941. 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 05/03/2004

Kanena Hendree, Assistant Vice President

STATE OF North Carolina COUNTY OF Guilford

On 05/03/2004 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