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State of Nevada County of Douglas

Loan Number: 6830181563 173

Parcel ID: 1319 03 611 003

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Prepared by: Katriela Green

Bank of America

4161 Piedmont PKWY Greensboro, NC 27410-8110

WHEN RECORDED MAIL TO AND MAIL TAX STATEMENT TO:

Robert W Refer

Po Box 571 Genoa, NV 89411 DOC # 0641788 04/15/2005 10:31 AM Deputy: KLJ OFFICIAL RECORD Requested By: BANK OF AMERICA

> Douglas County - NV Werner Christen - Recorder

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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 Robert W Refer, Trustor, and recorded in the official records of the County of Douglas, Nevada as follows: RECORDING DATE 06/30/2004 AS INSTR. NO. 617591 IN BOOK/REEL 0604 PAGE/IMAGE 15121. 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 03/15/2005

Lisa Hackley, Officer

STATE OF North Carolina COUNTY OF Guilford

On 03/15/2005 before me, the undersigned, a Notary Public in and for said State, personally appeared Lisa Hackley, Officer 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.

Sherine Smith

Notary Public, State of North Carolina Qualified in Guilford County

Commission Expires March 03, 2009

OFFICIAL SEAL
Notary Public. North Carolina
COUNTY OF GUILFORD
SHERINE SMITH
My Comm. Exp. March 3, 2009