114-

DOC # 0654939 09/14/2005 09:42 AM Deputy: KLJ OFFICIAL RECORD Requested By: BANK OF AMERICA

> Douglas County - NV Werner Christen - Recorder

Page: 1 Of 1

Fee:

BK-0905

PG- 4338 RPTT:

0.00



Parcel Tax Number: 1319-03-710-020

Account: 68181003012299

When Recorded Mail To: WHEN RECORDED MAIL TAX STATEMENTS STEWART TITLE 1663 US HIGHWAY 395 N SUITE 101 MINDEN NV 89423

Full Reconveyance

I hereby affirm that this document submitted for recording does not contain a social security number.

PRLAP, INC., 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 ROBERT W REFER AKA ROBERT REFER AND DEBORAH JO REFER, Trustor and recorded in the official records of DOUGLAS County of Nevada, as follows:

Recorded 01/14/2004 as Document No. 0604094 in Book 0204 and in Page 03108.

IN WITNESS, WHEREOF, AS SUCH PRLAP, INC., has caused it's corporate name to be hereto affixed by its ASST. VICE PRESIDENT, thereunto duly authorized on the date shown in the acknowledgment certificate shown below.

L. BURTON, ASST. VICE PRESIDENT

State of North Carolina

County of Guilford

On September 9, 2005 before me the undersigned, personally appeared L. BURTON, 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:

Notary Public

PREPARED BY: CIZILLY

Bank of America, N.A.

PO Box 23500

Greensboro, NC 27420-3500 9/9/2005 11:10 AM DOUGLAS

OFFICIAL SEAL
Notary Public, North Carolina
COUNTY OF GUILFORD
DAWN JAMINSKI

My Comm. Exp. December 7, 2009