State of Nevada County of Douglas

TLN: 934899 1

Parcel ID: 05-116-040 1318-09-810-104

MERS MIN Number

MERS Phone: 1-888-679-6377 Prepared by: Shemika Withers

Bank of America

4161 Piedmont PKWY Greensboro, NC 27410-8110

WHEN RECORDED MAIL TO AND MAIL TAX STATEMENT TO: JOSEPH F ONEILL

115 APACHE PRINCETON MN 55371-9278 2008 12:22 PM OFFICIAL RECORD Requested By: BANK OF AMERICA

> Douglas County - NV Karen Ellison - Recorder

1 page: 6092 RPTT: 14.00 0.00



Full Reconveyance

The undersigned hereby affirms that this document submitted for recording does not contain a Social Security number. (Per NRS 239B.030)

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 JOSEPH F ONEILL and KAREN ZEANCHOCK DALE HOPPENRATH AND VICKI HOPPENRATH, Trustors, and recorded in the official records of the County of Douglas, Nevada as follows: RECORDING DATE 05/08/2002 AS INSTR. NO. 2002-0476501. 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 12/22/2008

PRLAP, Inc. as Trustee

Jerry McCook, Assistant Vice President

STATE OF North Carolina COUNTY OF Guilford

On 12/22/2008 before me, the undersigned, a Notary Public in and for said State, personally appeared Jerry McCook, Assistant Vice President who 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

Notary Public

Commission Expires:

MELISSA Y. THOMSON Notary Public Guilford County, NC

My Commission Expires Apr. 26, 2011