



AFTER RECORDED RETURN TO:  
Bank of America, N.A.  
9000 Southside Blvd., Ste. 700  
Jacksonville, FL 32256

Prepared by:  
Robertson & Anschutz  
10333 Richmond Avenue, Suite 550  
Houston, TX 77042  
713-871-9600

APN # 1220-08-812-033

NOTICE OF COMPLETION

NOTICE IS HEREBY GIVEN:

1. Michael C. Cowan and Susan Cowan, husband and wife ("Owner"), located at 1168 North Fork Trail, Minden, NV 89423, is the owner of real property situated in Douglas County, Nevada, described in Exhibit A attached to this Notice (the "Property").
2. Owner entered into a contract with Clark Builders, Inc. as general contractor for the performance and/or construction of a work of improvement on the Property.
3. Pursuant to NRS 108 228, et seq., laws of the State of Nevada, Owner does hereby give notice that on or about 1/21/09, the work of improvement on the Property was completed.

Michael C. Cowan Date 12-29-08

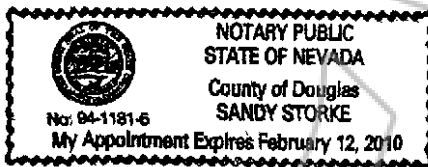
Susan Cowan Date 12-29-08

State of Nevada  
County of DOUGLAS

I am Michael C. Cowan and Susan Cowan the Owner of the above-described Property. I have read the foregoing Notice of Completion and know the contents thereof. I am informed and believe, and on that ground state, that the matters set forth therein are true and the Notice herein contains correct statements.

Sandy Storke

SUBSCRIBED AND SWORN to before me this 9 day of December 2008



Douglas Co, Nevada  
Notary Public in and for said County and State

Loan No.: 6964818808

EXHIBIT "A"

Lot 43, in Block B, as set forth on Final Subdivision Map, Planned Unit Development, PD 03-011 for Rocky Terrace filed in the Office of the County Recorder of Douglas County, State of Nevada on November 30, 2005, in Book 1105, Page 12654, Document No.661875. Assessors Parcel Number 1220-08-812-033

(DoD) RA0224449A - exhibitA.ra - 04/25/2008



BK-109  
PG-4109