Account: 68181001623899 Parcel Tax Number: 01-091-04

Full Reconveyance

BANK OF AMERICA, N.A., as duly appointed trustee under Deed of Trust hereinafter referred to, having received from holder of the obligations the reunder 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 candellation, does hereby RECONVEY, without warranty, to the person or persons legally entilled thereto the estate now held by it thereunder. Said Deed of Trust was executed by LARRY M RICHARDS AND JUDIE R RICHARDS and recorded in the official records of LINCOLN County of Nevada, as follows:

Recorded DECEMBER 18 2001 as instrument No. in Book 160, Page 589.

In Witness, whereof, Bank of America, N.A. as such Trustee, has caused it's corporate name to be hereto affixed by its Asst. Vice President, thereunto duly authorized on the date shows in the acknowledgment certificate shown below.

State of North Carolina County of Guilford VON COWAN Operations Officer/Manager

On APRIL 16 2002 before me, the undersigned, personally appeared VON COWAN OPERATIONS OFFICER/MANAGER, 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.

ATNESS my hand and official seal, OFFICIAL SEAL Bry Public, North Care COUNTY OF GUNFORD SHANIKA WRIGHT My Comm. Exp. Nov. 16, 2003

WHEN RECORDED MAIL TAX STATEMENTS AND RETURN TO: Benk of America, N.A. NC4-105-01-32

boro, NC 27420

RECORDING REQUESTED AND PREPARED BY:

Bank of America, N.A. PATRYCE JONES Amourt \$70,000.00

118047

FILED AND RECORDED AT REQUEST OF BANK OF AMERICA APILIL 29, 2002 AT_17_MINUTES PAST_4 OCLOCK 163 OF OFFICIAL PM __IN BOOK _ RECORDS PAGE 147