

Recording Requested by:
CTC Real Estate Services

CHL Loan No. 3748908

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, ZONA C. SAHAGIAN

was the original Trustor, under that certain Deed of Trust dated 5/24/98 and recorded 11/13/1995, as Instrument or Document No. 339464, in Book 0694 Page 1985, of Official Records of the County of Douglas, State of Nevada.

WHEREAS, the undersigned, Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation), as the present Beneficiary(s) under said Deed of Trust hereby substitutes a new Trustee, CTC Real Estate Services, under said Deed of Trust, and CTC Real Estate Services as Trustee under said Deed of Trust does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by Trustee under said Deed of Trust.

Dated: 11/30/1998

New Trustee:
CTC Real Estate Services

Current Beneficiary:
Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)

By: [Signature]
Craig Pickerill, Assistant Secretary

By: [Signature]
Doug Bloomer, Assistant Secretary

STATE OF TEXAS)
COUNTY OF COLLIN)

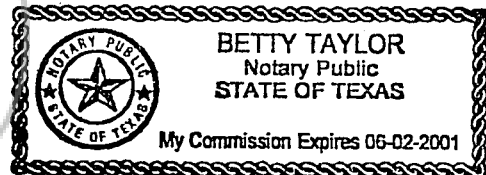
On 11/30/1998, before me, Betty Taylor, Notary Public, personally appeared Craig Pickerill and Doug Bloomer, both personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument, the persons or the entities upon behalf of which the persons acted, executed the instrument.

Countrywide Home Loans, Inc. FKA
Countrywide Funding Corporation
Attorney-in-Fact for Independent
National Mortgage Corporation

Witness my hand and official seal.

[Signature]
Betty Taylor
Notary Public for said State and County
Expires: 06/02/2001

Document Prepared By:
Teresa Scolaro
6400 Legacy Drive, MSN PTX-41
Plano, TX 75024



Below Space for Recorder's Use

When recorded return to:
ZONA C. SAHAGIAN
PO BOX 888
ZEPHYR COVE NV 89448

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 DEC -2 A11:15

SEAL

0455421
BK 1298 PG 0485

LINDA SLATER
RECORDER
\$10.00 PAID [Signature] DEPUTY