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## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, THOMAS KOWATCH TRINA KOWATCH


was the original Trustor, under that certain Deed of Trust dated 12/21/1995 and recorded 12/29/1995, as Instrument or Document No. 377875, in Book 1295 Page 4748, 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: 12/23/1998

New Trustee:  
CTC Real Estate Services

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

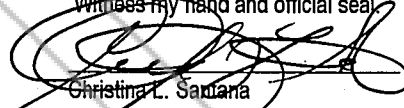
By:   
Ronn Pisapia, Vice President

By:   
Deanna Burns, Assistant Secretary

STATE OF CALIFORNIA )  
COUNTY OF VENTURA )

On 12/23/1998, before me, Christina L. Santana, Notary Public, personally appeared Ronn Pisapia and Deanna Burns, 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.

Witness my hand and official seal

  
Christina L. Santana  
Notary Public for said State and County  
Expires: 04/10/2002

✓ Document Prepared By:  
CTC Real Estate Services  
400 Countrywide Way, MSN SV-88  
Simi Valley, CA 93065



Below Space for Recorder's Use

CHL Loan No. 7674175

When recorded return to:  
THOMAS KOWATCH  
4514 VISTA MOUNTAIN DR  
SPARKS NV 89436

REQUESTED BY  
CTC Real Estate  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'98 DEC 30 AM 11:26

0457660

BK 1298 PG 6989

LINDA SLATER  
RECORDER  
\$10 PAID K2 DEPUTY