/o

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS,   GREGORY J RICKETTS   KIMBERLY A RICKETTS

was the original Trustor, under that certain Deed of Trust dated 03/08/1996 and recorded 03/19/1996,as Instrument or Document No. 383581, in Book 0396 Page 2945, 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: 01/05/1999

New Trustee:
CTC Real Estate Services

By: _____
Deanna Burns, Assistant Secretary

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

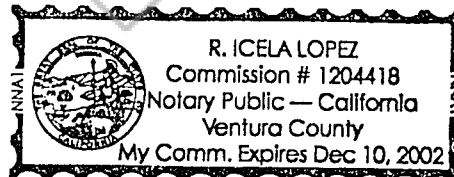By: _____
Terri Stallings, Assistant Secretary

STATE OF CALIFORNIA   )
COUNTY OF VENTURA   )

On 01/05/1999, before me, R. Icela Lopez, Notary Public, personally appeared Deanna Burns and Terri Stallings , 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.

R. Icela Lopez
Notary Public for said State and County
Expires: 12/10/2002

Recording Requested By:
CTC Real Estate Services
400 Countrywide Way, MSN SV-88
Simi Valley, CA 93065

Below Space for Recorder's Use   CHL Loan No. 1748319

When recorded return to:
GREGORY J RICKETTS
1335 BANNER DR
GARDNERVILLE   NV 89410

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

'99 JAN -8 A10 :25

LINDA SLATER
RECORDER
$ 10 PAID   DEPUTY

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