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### SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, DAVID L ELLISON KAREN L ELLISON

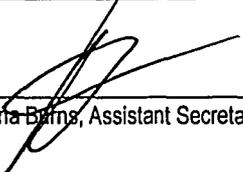
was the original Trustor, under that certain Deed of Trust dated 10/03/1995 and recorded 10/04/1995, as Instrument or Document No. 371935, in Book 1095 Page 0616, of Official Records of the County of Douglas, State of Nevada.

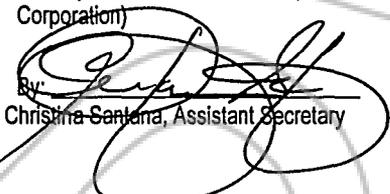
WHEREAS, the undersigned, Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation), as the present Beneficiary(s) under said Deed of Trust hereby substitutes a new Trustee, CTC Real Estate Services, under said Deed of Trust, and CTC Real Estate Services as Trustee under said Deed of Trust does 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

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

By:   
Deanna Burns, Assistant Secretary

By:   
Christina Santana, Assistant Secretary

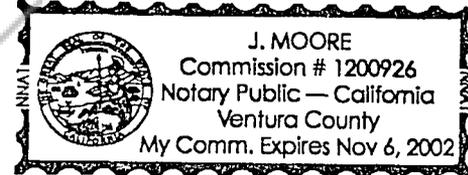
STATE OF CALIFORNIA )  
COUNTY OF VENTURA )

On 01/05/1999, before me, J Moore, Notary Public, personally appeared Deanna Burns and Christina Santana, 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.

  
J Moore  
Notary Public for said State and County  
Expires: 11/06/2002

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. 5667670

When recorded return to:  
DAVID L ELLISON  
1363 WILSON CIR  
GARDNERVILLE NV 89410

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

'99 JAN -8 AIO:25

0458289

LINDA SLATER  
RECORDER

\$1000 PAID K2 DEPUTY

BK0199PG1143