CITIZENS MORTGAGE INC 1625 HIGHWAY 88 MINDEN, NV 89423

WHEN RECORDED RETURN TO

CITIZENS MORTGAGE INC 1625 HWY 88 MINDEN, NV 89423

Corporation Assignment of Real Estate Mortgage/Deed of Trust

FOR VALUE RECEIVED, the undersigned hereby sells, assigns, transfers and sets over unto Countrywide Home Loans, Inc. whose address is Foster Plaza 9, 750 Holladay Drive, Suite 610, Pittsburgh, PA 15220 all the rights, title and interest of the undersigned in and to that certain Real Estate Mortgage/Deed of Trust dated April 23, 1999, executed by DARR E. HOLDEMAN AND TAMMY R. HOLDEMAN , HUSBAND AND WIFE to CITIZENS MORTGAGE INC organized under the laws of The State of NEVADA and whose principal place of business is 1625 HIGHWAY 88, MINDEN, NEVADA 89423 page(s) 5321 which said Mortgage/Deed of trust is recorded in 499 DOUGLAS County Records. And more fully described hereinafter as follows:

SEE SCHEDULE "A" ATTACHED HERETO AND MADE A PART HEREOF

Commonly known as: 650 ROCKING HORSE ROAD, GARDNERVILLE, NV 89410

IDS, Inc.

TOGETHER with note or notes therein described or referred to, the money due and to become due thereon

with interest, and all rights accrued or to accrue under said	Real Estate Mortgage/Deed of Trust.
STATE OF NEVADA COUNTY OF DOUGLAS	:
APR 2 3 1999 On before me, the undersigned, a Notary Public in and for said County and State, personally appeared NANCY O'HARA FICCO	CITIZENS MORTGAGE, INC.
known to me to be the ASST. VICE PRESIDENT officer title and officer name	By: NAMEY OF THE FICCO Its: ASSISTANT VICE PRESIDENT
known to me to be the	By:
officer title	Its:
who acknowledged the signing of the same to be his/her/their voluntary act(s) and deed(s) for and as the act and deed of said assignor, for the uses and purposes	Chengly Jowen
herein mentioned.	Witness 0 0
IN TESTIMONY WHEREOF, I have hereunto	CHERYL J. GOUVEA
subscribed my name and affixed my notarial seal on the day and year above set forth.	Typed Name
Notary Public Shall	Witness
My Commission Expires:	Typed Name
BART J. SHODA	
Notary Public - State of Nevada Appointment Recorded in County of Douglas My Appointment Expires Aug. 17, 2002	

Order No.: 99070350

Exhibit "A"

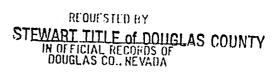
LEGAL DESCRIPTION

The land referred to herein is situated in the State of Nevada, County of Douglas, described as follows:

A Parcel of land situate in and being a portion of the Southwest 1/4 in Section 19, Township 12 North, Range 21 East, M.D.B. & M., described as follows:

Parcel C as set forth on that certain Parcel Map #2033 for PATRICK K. ELLIOTT, filed for record in the office of the County Recorder of Douglas County, Nevada on December 23, 1996 as Document No. 403414.

APN 29-540-03



'99 APK 26 P3:28

0466575 BK 0499PG5330 LINDA SLATER
ORECORDER

5 PAID DEPUTY