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# SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, LAWRENCE A WERNER MARIE A WERNER

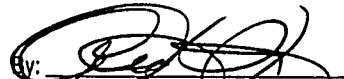
was the original Trustor, under that certain Deed of Trust dated 06/01/1994 and recorded 06/13/1994, as Instrument or Document No. 339573, in Book 0694 Page 2225, of Official Records of the County of Douglas, State of Nevada.


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: 04/23/1999

New Trustee:  
CTC Real Estate Services

Current Beneficiary: Bank of New York  
Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation) as agent (p.o.a.)

  
v: Christina Santana, Assistant Secretary

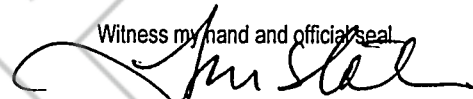
  
Deanna Burns, Assistant Secretary

STATE OF CALIFORNIA )  
COUNTY OF VENTURA )

On 04/23/1999, before me, Terri Stallings, Notary Public, personally appeared Christina Santana 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

  
Terri Stallings  
Notary Public for said State and County  
Expires: 05/25/2002

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. 3781918

When recorded return to:  
LAWRENCE A WERNER  
1755 OAKWOOD DR  
MINDEN NV 89423

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

'99 APR 29 AM 10:07

0466808

BK0499PG6148

LINDA SLATER  
RECORDER

10.00 PAID KJ DEPUTY