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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, FLOYD LANE HOLDEMAN VIRGINIA CAROL HOLDEMAN

was the original Trustor, under that certain Deed of Trust dated 10/25/1991 and recorded 11/05/1991, as Instrument or Document No. 264352, in Book 1191 Page 744, 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: 05/13/1999

New Trustee:
CTC Real Estate Services

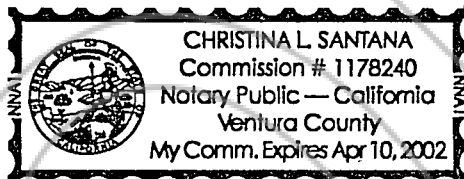
Current Beneficiary:
Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)

By: *Niwana Cohn*
Niwana Cohn, Assistant Secretary

By: *Ronn Pisapia*
Ronn Pisapia, Vice President

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 05/13/1999, before me, Christina L. Santana, Notary Public, personally appeared Niwana Cohn and Ronn Pisapia, 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
Christina L. Santana
Notary Public for said State and County
Expires: 04/10/2002

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. 6155564

When recorded return to:
FLOYD LANE HOLDEMAN
1075 ARROYO DR
GARDNERVILLE NV 89410

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

'99 MAY 20 AM 11:04

LINDA SLATER
RECORDER
PAID 10.00 DEPUTY

0468427

BK0599PG4074