

10-
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

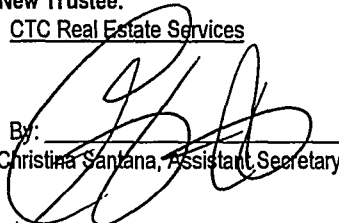
WHEREAS, DENNIS J. HARMON NANCY J. HARMON

was the original Trustor, under that certain Deed of Trust dated 05/24/1996 and recorded 06/04/1996, as Instrument or Document No. 389289, in Book 0696 Page 0356, of Official Records of the County of Douglas, State of Nevada.

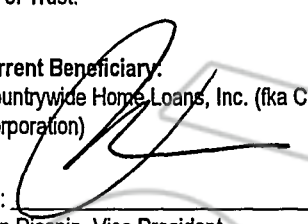
WHEREAS, the undersigned, Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation), as the present Beneficiary(s) under said Deed of Trust hereby substitutes a new Trustee, CTC Real Estate Services, under said Deed of Trust, and CTC Real Estate Services as Trustee under said Deed of Trust does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by Trustee under said Deed of Trust.

Dated: 07/26/1999

New Trustee:
CTC Real Estate Services

By: 
Christina Santana, Assistant Secretary

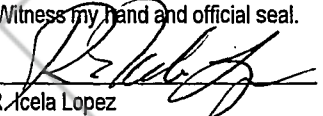
Current Beneficiary:
Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)

By: 
Ronn Pisapia, Vice President

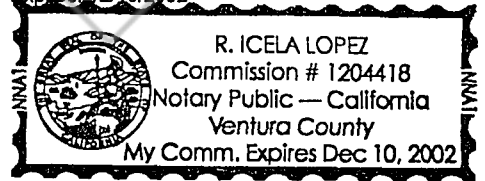
STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 07/26/1999, before me, R. Icela Lopez, Notary Public, personally appeared Christina Santana 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.


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

Recording Requested By:
✓ CTC Real Estate Services
1800 Tapo Canyon Road., MSN SV2-88
Simi Valley, CA 93063



Below Space for Recorder's Use

CHL Loan No. 1193781

When recorded return to:
DENNIS J. HARMON
PO BOX 11050
ZEPHYR COVE NV 89448

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

'99 AUG -2 A11 :31

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BK0899PG0154

LINDA SLATER
RECORDER
10 PAID KJ DEPUTY