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### SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, TOM M. CHRISTENSEN MARY D. CHRISTENSEN

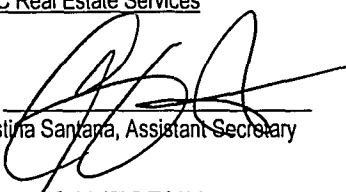
was the original Trustor, under that certain Deed of Trust dated 05/24/1994 and recorded 05/27/1994, as Instrument or Document No. 338444, in Book 0594 Page 4860, of Official Records of the County of Douglas, State of Nevada.

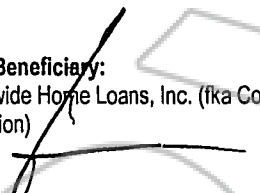
WHEREAS, the undersigned, Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation), as the present Beneficiary(s) under said Deed of Trust hereby substitutes a new Trustee, CTC Real Estate Services, under said Deed of Trust, and CTC Real Estate Services as Trustee under said Deed of Trust does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

Dated: 08/03/1999

**New Trustee:**  
CTC Real Estate Services

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

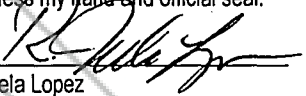
By:   
Christina Santana, Assistant Secretary

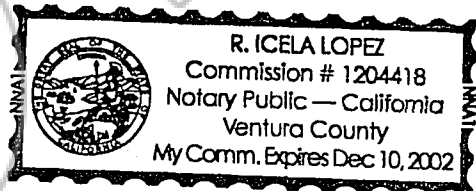
By:   
Deanna Burns, Assistant Secretary

STATE OF CALIFORNIA )  
COUNTY OF VENTURA )

On 08/03/1999, before me, R. Icela Lopez, 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.

  
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. 9618670

When recorded return to:  
TOM M. CHRISTENSEN  
PO BOX 6356  
STATELINE NV 89449

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

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LINDA SLATER  
RECORDER  
10 PAID. KJ DEPUTY