

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, LETA JANE CANEPA,
AN UNMARRIED WOMAN

was the original Trustor, under that certain Deed of Trust dated 12/13/1990 and recorded 01/04/1991, as Instrument or Document No. 242329, in Book 191 Page 452 of Official Records of the County of Douglas, State of Nevada.

WHEREAS, the undersigned, MONUMENTAL LIFE, 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.

New Trustee: Signed: 05/27/1999
CTC Real Estate Services

By: Michael Buddy Smith
Michael Buddy Smith, Assistant Secretary

Current Beneficiary: Signed: 6-1-99
* Monumental Life Insurance Company, A Maryland Corporation,
Successor by merger with Commonwealth Life Insurance Company

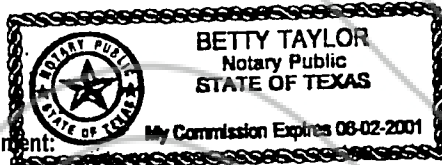
By: Brad Stofferahn
Brad Stofferahn, Vice President

SEAL

New Trustee Notary Statement:

STATE OF TEXAS)
COUNTY OF COLLIN)

On 05/27/1999, before me, Betty Taylor, Notary Public, personally appeared Michael Buddy Smith, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person or the entity upon behalf of which the person acted, executed the instrument.



Witness my hand and official seal.
Betty Taylor
Betty Taylor
Notary Public for said State and County
expires: 06/02/2001

Private Investor Notary Statement:

STATE OF KENTUCKY)
COUNTY OF JEFFERSON)

On 6-1-99, before me, Valerie Guess-Heil, Notary Public, personally appeared Brad Stofferahn, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person or the entity upon behalf of which the person acted, executed the instrument.

SEAL

Recording Requested by:
Countrywide Home Loans, Inc
6400 Legacy Drive, MSN PTX-41
Plano, TX 75248

VALERIE GUESS-HEIL
Notary Public, State at Large, KY
My commission expires: March 31, 2002

Witness my hand and official seal.
Valerie Guess-Heil
Notary Public for said State and County
expires: 03/31/2002

Below Space for Recorder's Use

When recorded return to:
LETA JANE CANEPA,
PO BOX 820
SAN JOSE CA 95106

REQUESTED BY
Countrywide Home Loans
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

1999 AUG 23 AM 11:15

LINDA SLATER
RECORDER

\$10⁰⁰ PAID ka DEPUTY

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