

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, GERALD H. COLQUHOUN CATHY A. COLQUHOUN

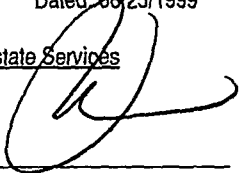
was the original Trustor, under that certain Deed of Trust dated 10/15/1993 and recorded 11/03/1993, as Instrument or Document No. 321698, in Book 1193 Page 0318, of Official Records of the County of Douglas, State of Nevada.

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: 08/25/1999

New Trustee:

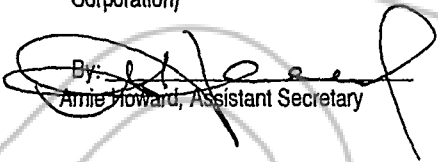
CTC Real Estate Services



By: \_\_\_\_\_  
Ronn Pisapia, Vice President

Current Beneficiary:

Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)

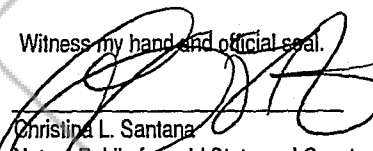


By: \_\_\_\_\_  
Amie Howard, Assistant Secretary

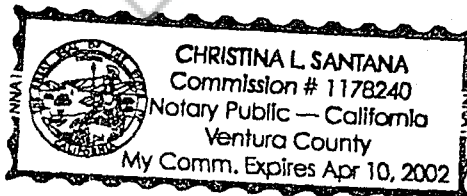
STATE OF CALIFORNIA )  
COUNTY OF VENTURA )

On 08/25/1999, before me, Christina L. Santana, Notary Public, personally appeared Ronn Pisapia and Amie Howard, 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  
Notary Public for said State and County  
Expires: 04/10/2002

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. 2112048

When recorded return to:  
GERALD H. COLQUHOUN  
PO BOX 1055  
MINDEN NV 89423

REQUESTED BY  
CTC  
IN OFFICIAL RECORDS OF  
DOUGLAS COUNTY, NEVADA

1999 SEP -7 AM 9: 58

LINDA SLATER  
RECORDER

0475888  
BK 0999PG0738

\$10.00 PAID On DEPUTY