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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, DAVID P. MACK SANDRA L. MACK

was the original Trustor, under that certain Deed of Trust dated 08/12/1998 and recorded 08/17/1998, as Instrument or Document No. 0447219, in Book 0898 Page 3398, 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.

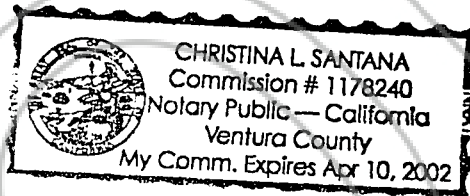
Dated: 11/02/1999

New Trustee:
CTC Real Estate Services
By: [Signature]
Deanna Burns, Assistant Secretary

Current Beneficiary:
Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)
By: [Signature]
Mary Salazar, Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 11/02/1999, before me, Christina L. Santana, Notary Public, personally appeared Deanna Burns and Mary Salazar, 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.

[Signature]
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. 4649113

When recorded return to:
DAVID P. MACK
PO BOX 4163
STATELINE NV 89449

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

1999 NOV -9 AM 8: 53

LINDA SLATER
RECORDER

\$10.00 PAID ka DEPUTY

0480318

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