SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS.

10

MICHAEL PIETRO

MARY ANN PIETRO

was the original Trustor, under that certain Deed of Trust dated 11/08/1993 and recorded 11/17/1993,as Instrument or Document No. 322851, in Book 1193 Page 3491, 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

Current Beneficiary:

Countrywide Home Loans, Inc. (fka Countrywide Funding

Corporation)

Cassandra Chortie, Assistant Secretary

R. Icela Lopez Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 11/02/1999, before me, Christina L. Santana, Notary Public, personally appeared Cassandra Chortie and R. Icela Lopez, 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.

CHRISTINA L SANTANA
Commission # 1 178240
Notary Public — Calliomia
Ventura County
My Comm. Expires Apr 10, 2002

Witness my hand and official seal.

Christing 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. 8652446

When recorded return to: MICHAEL PIETRO 240 SIERRA DR HILLSBOROUGH CA

CA 94010

REQUESTED BY
CTCReclEstaty
IN OFFICIAL RECORDS OF
DOUGLAS CO... HEVADA

1999 NOV -9 AM 8: 54

LINDA SLATER
RECORDER

S10 PAIDK2 DEPUTY

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