SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS,

EDWARD W HARDT AND

CHRISTIANE HARDT

HUSBAND AND WIFE

was the original Trustor, under that certain Deed of Trust dated 04/26/1994 and recorded 05/02/1994,as Instrument or Document No. 336609, in Book 594 Page 218, 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: 10/22/1999

New Trustee:

CTC Real Estate Services

Current Beneficiary:

Countrywide Home Loans, Inc. (fka Countrywide Funding

Corporation)

R. Icela Lopez, Assistant Secretary

Cassandra Chortie, Assistant Secretary

STATE OF CALIFORNIA) COUNTY OF VENTURA)

On 10/22/1999, before me, Christina L. Santana, Notary Public, personally appeared R. Icela Lopez and Cassandra Chortie, 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 # 1178240 Notary Public -- California Ventura County My Comm. Expires Apr 10, 2002

Witness my hand and official

Christina L. Sadtana Notaly 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. 9617180

When recorded return to: **EDWARD W HARDT AND 2767 ESAW ST** MINDEN NV 89423

> IN OFFICIAL RECORDS OF DOUGLAS CO., HEVADA

> > 1999 NOV 18 AM 9: 47

LINDA SLATER RECORDER

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