

10-

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, TIMOTHY A MCINTOSH LAURA M MCINTOSH

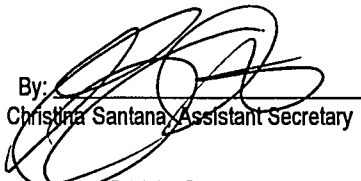
was the original Trustor, under that certain Deed of Trust dated 06/18/1998 and recorded 06/30/1998, as Instrument or Document No. 0443337, in Book 0698 Page 7298, of Official Records of the County of Douglas, State of Nevada.

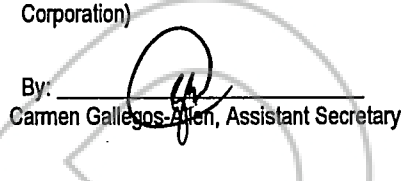
WHEREAS, the undersigned, Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation), as the present Beneficiary(s) under said Deed of Trust hereby substitutes a new Trustee, CTC Real Estate Services, under said Deed of Trust, and CTC Real Estate Services as Trustee under said Deed of Trust does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by Trustee under said Deed of Trust.

Dated: 11/18/1999

New Trustee:  
CTC Real Estate Services

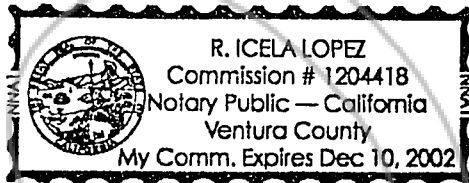
Current Beneficiary:  
Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)

By:   
Christina Santana, Assistant Secretary


By:   
Carmen Gallegos-Alen, Assistant Secretary

STATE OF CALIFORNIA )  
COUNTY OF VENTURA )

On 11/18/1999, before me, R. Icela Lopez, Notary Public, personally appeared Christina Santana and Carmen Gallegos-Alen, 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.

  
R. Icela Lopez  
Notary Public for said State and County  
Expires: 12/10/2002

Recording Requested By:  
CTC Real Estate Services  
1800 Tapo Canyon Road., MSN SV2-88  
Simi Valley, CA 93063

Below Space for Recorder's Use

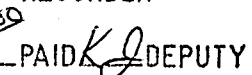
CHL Loan No. 2319393

When recorded return to:  
TIMOTHY A MCINTOSH  
6822 FOPPIANO LN  
STOCKTON CA 95212

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

1999 NOV 24 AM 11:34

LINDA SLATER  
RECORDER

\$18.00 PAID  DEPUTY

0481444

BK 1199PG 4439