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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, EDDIE F. CAPPS BARBARA S. CAPPS

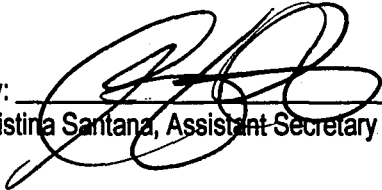
was the original Trustor, under that certain Deed of Trust dated 10/20/1997 and recorded 10/27/1997, as Instrument or Document No. 0424808, in Book 1097 Page 4892, of Official Records of the County of Douglas, State of Nevada.

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: 01/04/2000

New Trustee:

CTC Real Estate Services

By: 
Christina Santana, Assistant Secretary

Current Beneficiary:

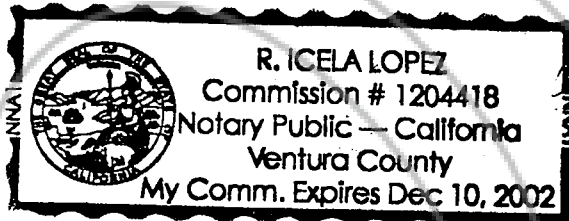
Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)

By: 
Carmen Gallegos-Allen, Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 01/04/2000, before me, R. Icela Lopez, Notary Public, personally appeared Christina Santana and Carmen Gallegos-Allen, 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. 4484416

When recorded return to:
EDDIE F. CAPPS
3549 MONT BLANC CT
CARSON CITY NV 89705

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

2000 JAN 12 AM 9:22

LINDA SLATER
RECORDER

\$10⁰⁰ PAID K2 DEPUTY

0484298

BK0100PG1757