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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, LARRY A. TOSCANO JUDITH A TOSCANO

was the original Trustor, under that certain Deed of Trust dated 02/27/1999 and recorded 03/05/1999, as Instrument or Document No. 0462748, in Book 0399 Page 1544, 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: 02/03/2000

New Trustee:
CTC Real Estate Services

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

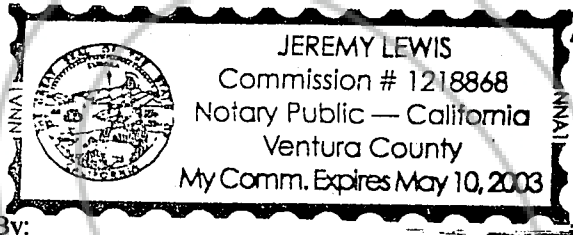
By: [Signature]
Ronn A Pisapia, Vice President

By: [Signature]
Deanna Burns, Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 02/03/2000, before me, Jeremy Lewis, Notary Public, personally appeared Ronn A Pisapia and Deanna Burns, 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]
Jeremy Lewis
Notary Public for said State and County
Expires: 05/10/2003

Recording Requested By:
CTC Real Estate Services
1800 Tapo Canyon Road, MSN SV2- 88
Simi Valley, CA 93065

Below Space for Recorder's Use

CHL Loan No. 426633

When recorded return to:
LARRY A TOSCANO
1362 BUCKWHEAT COURT
GARNERVILLE, NV 89410

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

2000 FEB 14 PM 2:48

LINDA SLATER
RECORDER

\$10⁰⁰ PAID KJ DEPUTY

0486269

BK 0200 PG 2256