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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, C. REX CLEARY ALICE CLEARY

was the original Trustor, under that certain Deed of Trust dated 11/11/1993 and recorded 11/30/1993, as Instrument or Document No. 323720, in Book 1193 Page 5816, 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: 03/24/2000

New Trustee:
CTC Real Estate Services

By: _____
Deanna Burns, Assistant Secretary

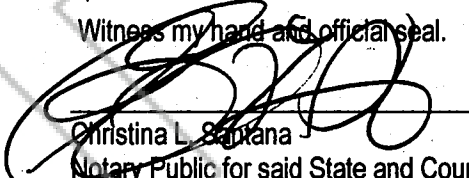
Current Beneficiary:
Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)

By: _____
Diana Freeman, Assistant Secretary

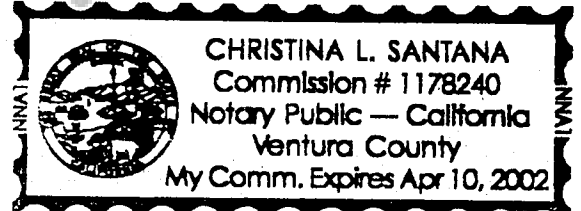
STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 03/24/2000, before me, Christina L. Santana, Notary Public, personally appeared Deanna Burns and Diana Freeman, 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.


Christina 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. 6143365

When recorded return to:
C. REX CLEARY
PO BOX 16
GENOA NV 89411

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

2000 MAR 31 AM 11:27

LINDA SLATER
RECORDER

0489068

BK0300PG6056

\$10⁰⁰ PAID AS DEPUTY