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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JACK R. WHITE

was the original Trustor, under that certain Deed of Trust dated 03/21/1997 and recorded 04/02/1997, as Instrument or Document No. 0409716, in Book 0497 Page 0175, 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: 07/21/2000

New Trustee:

CTC Real Estate Services

Current Beneficiary:

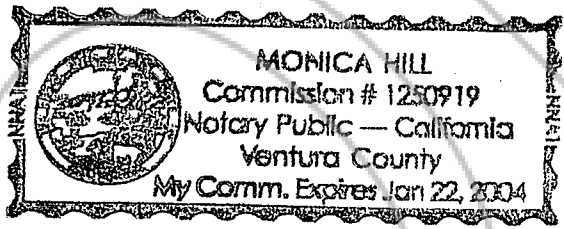
Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)

By: Rosemarie Jefferson
Rosemarie Jefferson, Assistant Secretary

By: Carmen Gallegos-Allen
Carmen Gallegos-Allen, Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 07/21/2000, before me, Monica Hill, Notary Public, personally appeared Rosemarie Jefferson 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.

Monica Hill
Monica Hill
Notary Public for said State and County
Expires: 01/22/2004

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. 8002206

When recorded return to:
JACK R. WHITE
423 CLAIRE CT
GARDNERVILLE NV 89410

REQUESTED BY
CTC

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JUL 31 PM 12: 50

LINDA SLATER
RECORDER

0496808
BK0700PG5204

\$10.00 PAID GL DEPUTY