SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS.

O_

SAMUEL S PAYNE

SHEILA M RUNYON

TAX ID # 1220 22 410 095

was the original Trustor, under that certain Deed of Trust dated 09/21/1995 and recorded 09/28/1995,as Instrument or Document No. 371439, in Book 0995 Page 4679, 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: 07/24/2000

New Trustee:

CTC Real Estate Services

Donna Kirkpatrick, Assistant Secretary

Current Beneficiary:

Countrywide Home Loans, Inc. (fka Countrywide Funding

Corporation)

Edith Tsai, Assistant Secretary

STATE OF CALIFORNIA) COUNTY OF VENTURA)

On 07/24/2000, before me, L. Iniquez, Notary Public, personally appeared Donna Kirkpatrick and Edith Tsai, 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.

> L. INIGUEZ Commission # 1256673 Notary Public — California Ventura County My Comm. Expires Mar 13, 2004

Witness my hand and official seal.

L. Iniquez

Notary Public for said State and County

Expires: 03/13/2004

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

MSN SV2-88

Below Space for Recorder's Use

CHL Loan No. 5013695

When recorded return to: SAMUEL S PAYNE 1021 FEATHER CIR CLAYTON CA 94517

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2000 JUL 31 PM 12: 52

LINDA SLATER RECORDER

BK0700P65206 SM. PAID DEPUTY