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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, SCOTT SHRUM JO ANN P. CALISTRO

was the original Trustor, under that certain Deed of Trust dated 03/20/1997 and recorded 03/28/1997, as Instrument or Document No. 0409445, in Book 0397 Page 4820, 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: 08/25/2000

New Trustee:
CTC Real Estate Services

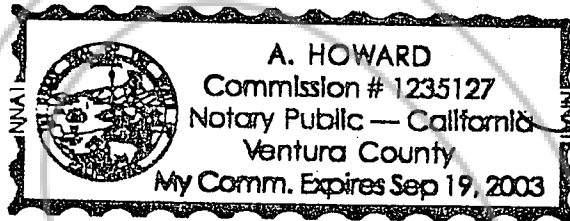
Current Beneficiary:
Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)

By: [Signature]
Marieta Mkrtyan, Assistant Secretary

By: [Signature]
Mary Salazar, Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 08/25/2000, before me, A. Howard, Notary Public, personally appeared Marieta Mkrtyan and Mary Salazar, 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]
A. Howard
Notary Public for said State and County
Expires: 09/19/2003

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. 3907740

When recorded return to:
SCOTT SHRUM
1324 JACKIE LN
MINDEN NV 89423

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

2000 SEP -8 AM 9:29

LINDA SLATER
RECORDER

\$10⁰⁰ PAID K2 DEPUTY

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