

Parcel # 1470-33-312-067

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, MARK KRATZ JILL KRATZ

was the original Trustor, under that certain Deed of Trust dated 02/20/1998 and recorded 02/27/1998, as Instrument or Document No. 433631, in Book 298 Page 5269, 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: 03/13/2001

New Trustee:

CTC Real Estate Services

By: *Audrey Rodriguez*
Audrey Rodriguez, Assistant Secretary

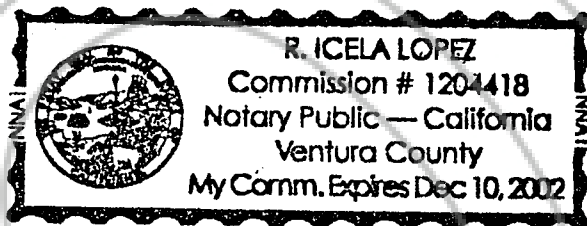
Current Beneficiary:

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

By: *Peter Lopez*
Peter Lopez, Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 03/13/2001, before me, R. Icela Lopez, Notary Public, personally appeared Audrey Rodriguez and Peter Lopez, 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.

R. Icela Lopez
R. Icela Lopez
Notary Public for said State and County
Expires: 12/10/2002

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. 7404841

When recorded return to:
MARK KRATZ
1319 WRANGLER CIR
MINDEN NV 89423

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

2001 MAR 21 AM 9:59

LINDA SLATER
RECORDER

\$10⁰⁰ PAID K2 DEPUTY

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