

Recording Requested by:

CTC Real Estate Services
1800 Tapo Canyon Road, MSN SV2-88
Simi Valley, CA 93063

CHL Loan No. 1388291

FULL RECONVEYANCE

CTC Real Estate Services, formerly known as CTC Foreclosure Services Corp., a California Corporation as present Trustee under that certain Deed of Trust Dated 07/08/1998 and executed by:
NICHOLAS J. TONEY KRISTIE A. TONEY

and recorded on 07/17/1998, as Instrument or Document No. 0444715, in Book 0798, Page 3593 of Official Records in the Office of the Recorder of Douglas, Nevada, having been requested in writing by the holder of the obligations secured by said Deed of Trust, to reconvey the estate granted to Trustee under said Deed of Trust, does hereby reconvey to the person or persons legally entitled thereto, without warranty, all the estate, title and interest acquired by Trustee under said Deed of Trust.

Dated: 03/15/2001

CTC Real Estate Services, formerly known as CTC Foreclosure Services Corp. as present Trustee

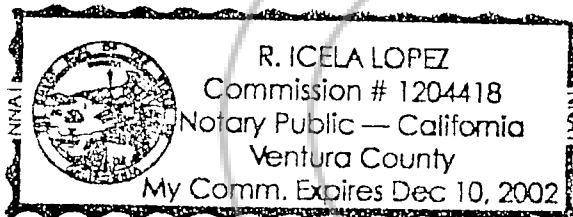
Marieta

Marieta Mkrtychyan,
Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 03/15/2001, before me, R. Icela Lopez, Notary Public, personally appeared Marieta Mkrtychyan, Assistant Secretary personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person or the entity upon behalf of which the person 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

Below Space for Recorder's Use

When recorded return to:
NICHOLAS J. TONEY
3377 COLOMA DR
CARSON CITY NV 89705

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

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RECORDER

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