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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, DONNA J. RYBAK

was the original Trustor, under that certain Deed of Trust dated 08/16/2000 and recorded 08/28/2000, as Instrument or Document No. 0498405, in Book 0800 Page 4941, 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: 03/23/2001

New Trustee:

CTC Real Estate Services

By: *Rebecca Taslagyan*
Rebecca Taslagyan, Assistant Secretary

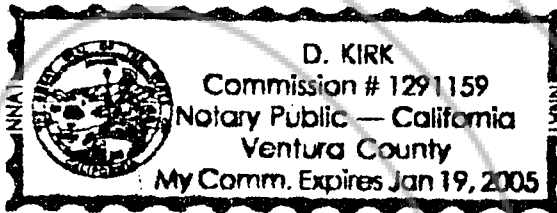
Current Beneficiary:

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

By: *Yvonne Crow*
Yvonne Crow, Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 03/23/2001, before me, D. Kirk, Notary Public, personally appeared Rebecca Taslagyan and Yvonne Crow, 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.

D. Kirk
D. Kirk
Notary Public for said State and County
Expires: 01/19/2005

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. 7455171

When recorded return to:
DONNA J. RYBAK
PO BOX 10085
ZEPHYR COVE NV 89448

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

2001 MAR 30 PM 3:00

LINDA SLATER
RECORDER

\$10.00 PAID K2 DEPUTY

0511426

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