SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS.

DAVID G HYMAN

TERESA J. HYMAN

was the original Trustor, under that certain Deed of Trust dated 11/30/1999 and recorded 12/06/1999, as Instrument or Document No. 0482040, in Book 1299 Page 0935, 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: 04/06/2001

New Trustee:

CTC Real Estate Services

Assistant Secretary

Current Beneficiary:

Countrywide Home Loans, Inc. (fka Countrywide Funding

Corporation)

Paulette Feher, Assistant Secretary

STATE OF CALIFORNIA) COUNTY OF VENTURA)

On 04/06/2001, before me, R. Icela Lopez, Notary Public, personally appeared Yaeko Hosobuchi and Paulette Feher, 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.

> R. ICELA LOPEZ **Commission # 1204418** Notary Public — California Ventura County ly Comm. Expires Dec 10, 2002

Witness my hand and official seal.

R. Icela Lopez

Notary Public for said State and County

Expires: 42/10/2002

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. 4635738

When recorded return to: DAVID G HYMAN 1324 HOMESTEAD RD GARDNERVILLE

NV 89410

DOUGLAS C

2001 APR 17 AM 9: 49

LINDA SLATER RECORDER PAID K 2 DEPUTY

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