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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JOHN B. HEERAN PATRICE A. HEERAN

was the original Trustor, under that certain Deed of Trust dated 05/20/1993 and recorded 06/02/1993, as Instrument or Document No. 308557, in Book 693 Page 391, 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: 05/03/2001

New Trustee:
CTC Real Estate Services

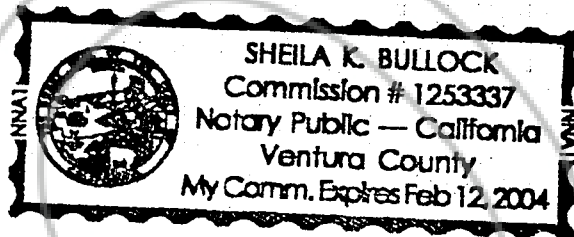
Current Beneficiary:
Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)

By: M. A. Hierman
M. A. Hierman, Assistant Secretary

By: Rene Rosales
Rene Rosales, Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 05/03/2001, before me, Sheila K. Bullock, Notary Public, personally appeared M. A. Hierman and Rene Rosales, 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.

Sheila K. Bullock
Sheila K. Bullock
Notary Public for said State and County
Expires: 02/12/2004

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. 7845032

When recorded return to:
JOHN B. HEERAN
PO BOX 10207
ZEPHYR COVE NV 89448

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

2001 MAY -9 AM 9: 31

LINDA SLATER
RECORDER

\$18⁰⁰ PAID kg DEPUTY

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