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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, NATHAN J GOGNA

was the original Trustor, under that certain Deed of Trust dated 04/08/1997 and recorded 04/09/1997, as Instrument or Document No. 410232, in Book 497 Page 1346, 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: 06/05/2001

New Trustee:
CTC Real Estate Services

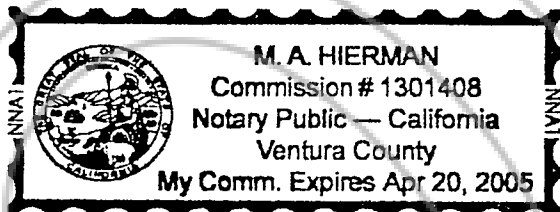
Current Beneficiary:
Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)

By: [Signature]
Carmen Gallegos-Alen, Assistant Secretary

By: [Signature]
Deanna Burns, Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 06/05/2001, before me, M. A. Hierman, Notary Public, personally appeared Carmen Gallegos-Alen and Deanna Burns, 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.

[Signature]
M. A. Hierman
Notary Public for said State and County
Expires: 04/20/2005

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. 3890607

When recorded return to:
NATHAN J GOGNA
3830 PEBBLE RD
WELLINGTON NV 89444

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

2001 JUN 15 AM 9: 54

LINDA SLATER
RECORDER

\$ 10.00 PAID K2 DEPUTY

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