SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS.

RICHARD L ARNOLD

GENEVA M L ARNOLD

was the original Trustor, under that certain Deed of Trust dated 11/26/1996 and recorded 12/06/1996, as Instrument or Document No. 402404, in Book 1296 Page 891, 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: 12/18/2001

New Trustee:

CTC Real Estate Services

Current Beneficiary:

Countrywide Home Loans, Inc. (fka Countrywide Funding

Corporation)

By:

John Elder, Assistant Secretary

Carlos Barahona, Assistant Secretary

STATE OF CALIFORNIA) COUNTY OF VENTURA)

On 12/18/2001, before me, L. Iniguez, Notary Public, personally appeared Carlos Barahona and John Elder, 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.

L. Iniguez

Notary Public for said State and County

Expires: 03/13/2004

Recording Requested By:

CTC Real Estate Services

1800 Tapo Canyon Road., MSN SV2-88

Simi Valley, CA 93063

Below Space for Recorder's

L INIGUEZ Commission # 1256673 Notary Public — California Ventura County My Comm. Expires Mar 13, 2004

Doc ID #00034241872005N

Mail tax statements and when recorded return to: RICHARD L ARNOLD 3621 GREEN ACRES DR **CARSON CITY** NV 89705

REQUESTED BY CTCReal Estat

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2001 DEC 31 AM 9: 31

LINDA SLATER RECORDER

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