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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, DANIEL L MILLER LISA L MILLER

was the original Trustor, under that certain Deed of Trust dated 04/14/1997 and recorded 05/27/1997, as Instrument or Document No. 0413426, in Book 597 Page 4518, 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: 12/15/2001

New Trustee:

CTC Real Estate Services

Current Beneficiary:

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

By: SLC
Shane Conley, Assistant Secretary

By: [Signature]
John Elder, Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

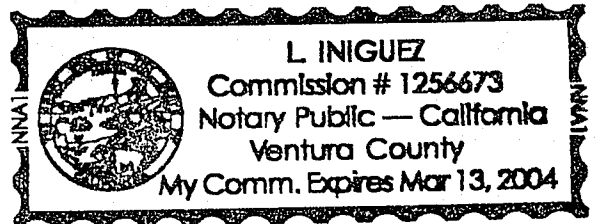
On 12/15/2001, before me, L. Iniguez, Notary Public, personally appeared Shane Conley and John Elder, both personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the 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.

[Signature]

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 Use

Doc ID #00039005822005N

Mail tax statements and
when recorded return to:
DANIEL L MILLER
889 MEADOW VISTA DR
CARSON CITY NV 89705

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

2001 DEC 31 AM 9:33

LINDA SLATER
RECORDER

\$17.00 PAID [Signature] DEPUTY

0531238

BK 1201 PG 0252