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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, THOMAS MURPHY JEAN MURPHY

was the original Trustor, under that certain Deed of Trust dated 02/19/1999 and recorded 03/01/1999, as Instrument or Document No. 0462253, in Book 0399 Page 0249, 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: 01/18/2002

New Trustee:

CTC Real Estate Services

By: [Signature]
Daniel Moon, Assistant Secretary

Current Beneficiary:

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

By: [Signature]
Carlos Barahona, Assistant Secretary

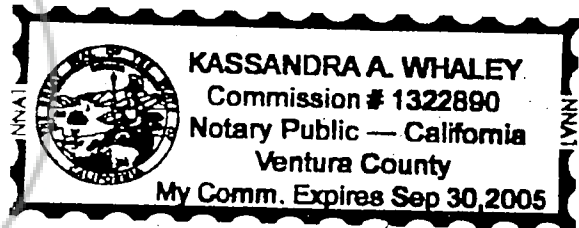
STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 01/18/2002, before me, Kassandra A. Whaley, Notary Public, personally appeared Daniel Moon and Carlos Barahona, 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]
Kassandra A. Whaley
Notary Public for said State and County
Expires: 09/30/2005

Recording Requested By:
CTC Real Estate Services
1800 Tapo Canyon Road., MSN SV2-88
Simi Valley, CA 93063



Below Space for Recorder's Use

Doc ID #00049247252005N

Mail tax statements and
when recorded return to:
THOMAS MURPHY
1453 MARY JO DR
GARDNERVILLE NV 89410

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

2002 FEB -1 AM 9: 50

LINDA SLATER
RECORDER

\$17⁰⁰ PAID [Signature] DEPUTY

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