SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS.

GENE T CLARK

was the original Trustor, under that certain Deed of Trust dated 11/21/1998 and recorded 12/04/1998, as Instrument or Document No. 0455767, in Book 1298 Page 1311, 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: 01/31/2002

New Trustee:

CTC Real Estate Services

By: _____Carmen Gallegos/Allen, Assistant Secretary

Current Beneficiary:

Countrywide Home Loans, Inc. (fka Countrywide Funding

Corporation)

By: Carlos Barahona, Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 01/31/2002, before me, Kassandra A. Whaley, Notary Public, personally appeared Carmen Gallegos-Allen 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.

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



KASSANDRA A. WHALEY
Commission # 1322890
Notary Public — California
Ventura County
My Comm. Expires Sep 30,2005

Below Space for Recorder's Use

Doc ID #00043632432005N

Mail tax statements and when recorded return to:
GENE T CLARK
976 HILLTOP DR
CARSON CITY NV 89705

CTCREALES

DOUGLAS CO. NEVADA

2002 FEB 19 AM 9: 40

LINDA SLATER
RECORDER

\$ 1700 KO DEPUTY

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