

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JAMES R PANDL SHELE PANDL

was the original Trustor, under that certain Deed of Trust dated 09/19/1995 and recorded 09/29/1995, as Instrument or Document No. 371613, in Book 995 Page 5205, 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: 02/28/2002

New Trustee:

CTC Real Estate Services

Current Beneficiary:

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

By: *CB*
Connie Brown, Assistant Secretary

By: *[Signature]*
Odet Mayazadeh, Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

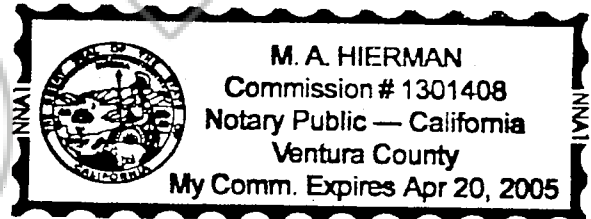
On 02/28/2002, before me, M. A. Hierman, Notary Public, personally appeared Connie Brown and Odet Mayazadeh, both personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed 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.

M. A. Hierman

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

Doc ID #00066145122005N

Mail tax statements and
when recorded return to:
JAMES R PANDL
390 TUCKE CT
GARDNERVILLE NV 89410

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

2002 MAR -7 AM 9: 41

LINDA SLATER
RECORDER

\$17⁰⁰ PAID Ko DEPUTY

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