SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS.

AVEL AVITIA

was the original Trustor, under that certain Deed of Trust dated 07/14/1999 and recorded 07/20/1999,as Instrument or Document No. 0472849, in Book 0799 Page 3401, 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: 02/24/2002

New Trustee:

CTC Real Estate Services

Oscar Rodriguez, Assistant Secretary

Current Beneficiary:

Countrywide Home Loans, Inc. (fka Countrywide Funding

Corporation)

_By: ___

Elizabeth Anderson, Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 02/24/2002, before me, L. Iniguez, Notary Public, personally appeared Oscar Rodriguez and Elizabeth Anderson, 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

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

Below Space for Recorder's Use

Doc ID #00043929572005N

Mail tax statements and when recorded return to:
AVEL AVITIA
3676 CINDYS TRL
CARSON CITY NV 89705

IN OFFICIAL RECORDS OF DOUGLAS CO. HEYADA

2002 MAR -8 AM 9: 27

LINDA SLATER
RECORDER

\$ 17 PAID K DEPUTY

0536467

BK0302PG02711