

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, GARY D. ANDERSON

CONNIE L. ANDERSON

was the original Trustor, under that certain Deed of Trust dated 08/11/1994 and recorded 08/24/1994, as Instrument or Document No. 344673, in Book 0894 Page 4251, of Official Records of the County of Douglas, State of Nevada.

WHEREAS, the undersigned, Bank of New York as Trustee, by Countrywide Home Loans, Inc. as Attorney-in-Fact, 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.

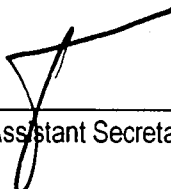
Dated: 02/25/2002

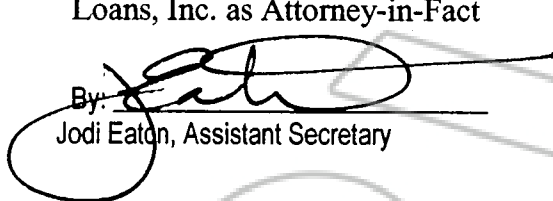
New Trustee:

CTC Real Estate Services

Current Beneficiary:

Bank of New York as Trustee, by Countrywide Home Loans, Inc. as Attorney-in-Fact

By: 
Deanna Burns, Assistant Secretary

By: 
Jodi Eaton, Assistant Secretary

STATE OF CALIFORNIA)

COUNTY OF VENTURA)

On 02/25/2002, before me, John Elder, Notary Public, personally appeared Deanna Burns and Jodi Eaton, 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.

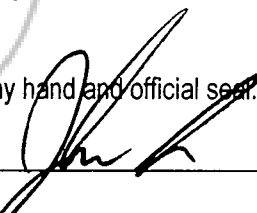
* POA previously recorded on 05-23-2001

Inst.# 2001 07586

Bk 1383 and Pg 042-043

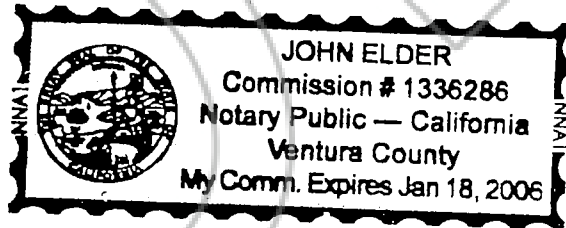
~~As previously recorded for recording purposes~~

Witness my hand and official seal.


John Elder
Notary Public for said State and County
Expires: 01/18/2006

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 #00028249872005N

Mail tax statements and when recorded return to:
GARY D. ANDERSON
1712 MARIGOLD CT
MINDEN NV 89423

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

2002 MAR -8 AM 9: 27

LINDA SLATER
RECORDER

\$ 17.00 PAID K2 DEPUTY

0536468

BK 0302 PG 02712