

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, HOWARD L COMBS CAROLE D COMBS

was the original Trustor, under that certain Deed of Trust dated 04/05/1999 and recorded 04/09/1999, as Instrument or Document No. 0465411, in Book 099 Page 1942, 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: 03/11/2002

**New Trustee:**  
CTC Real Estate Services

**Current Beneficiary:**  
Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)

By: Elizabeth Anderson  
Elizabeth Anderson, Assistant Secretary

By: Rudy Leder  
Rudy Leder, Assistant Secretary

STATE OF CALIFORNIA )  
COUNTY OF VENTURA )

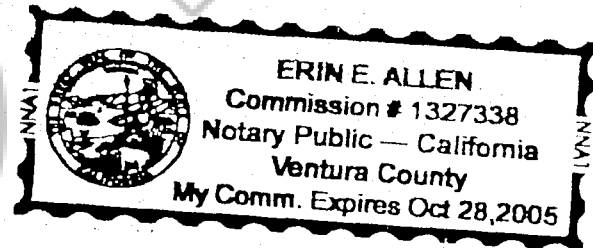
On 03/11/2002, before me, Erin E. Allen, Notary Public, personally appeared Elizabeth Anderson and Rudy Leder, both personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed 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.

Erin E. Allen

Erin E. Allen  
Notary Public for said State and County  
Expires: 10/28/2005

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 #00048948942005N

Mail tax statements and  
when recorded return to:  
HOWARD L COMBS  
1014 HAYSTACK DR  
CARSON CITY NV 89705

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

2002 MAR 20 AM 10: 35

LINDA SLATER  
RECORDER

\$17<sup>00</sup> PAID K2 DEPUTY

0537389

BK 0302 PG 06879