

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, THERESA M. CALKINS FLOYD D. CALKINS

was the original Trustor, under that certain Deed of Trust dated 08/28/1996 and recorded 09/13/1996, as Instrument or Document No. 396335, in Book 996 Page 1858, of Official Records of the County of Douglas, State of Nevada.

WHEREAS, the undersigned, FIRSTPLUS FINANCIAL, INC., 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: 04/11/2002

New Trustee:
CTC Real Estate Services

Current Beneficiary:
FIRSTPLUS FINANCIAL, INC.

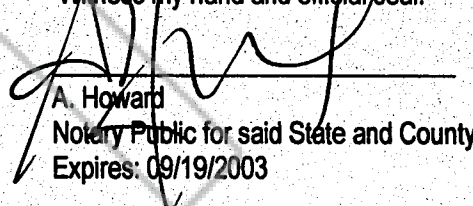
By: 
Jesse Bayaban, Assistant Secretary

By: 
Frank Garcia, Assistant Secretary

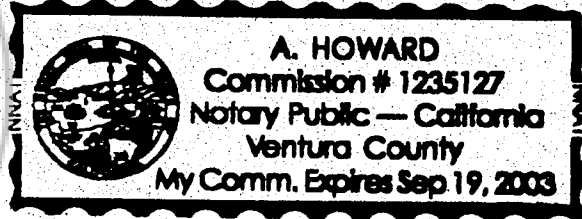
STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 04/11/2002, before me, A. Howard, Notary Public, personally appeared Jesse Bayaban and Frank Garcia, 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.


A. Howard
Notary Public for said State and County
Expires: 09/19/2003

✓ 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 #00038384192005N

Mail tax statements and
when recorded return to:
THERESA M. CALKINS
2975 SAN FERNANDO ST
MINDEN NV 89423

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

2002 APR 23 AM 9: 06

LINDA SLATER
RECORDER

\$17⁵⁰ PAID KJ DEPUTY

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