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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, WILLIAM L CRITSER, MARJORIE J CRITSER was the original Trustor, under that certain Deed of Trust dated 12/27/1999 and recorded 11/02/1999, as Instrument or Document No. 0479925, in Book 1199, Page 0359, 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: 07/02/2002

New Trustee:

CTC Real Estate Services

By: _____

Odet Mayazadeh
Assistant Secretary

Current Beneficiary:

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

By: _____

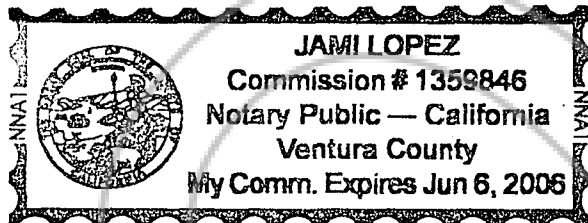
Christina Santana
Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF VENTURA

On 07/02/2002, before me, Jami Lopez, Notary Public, personally appeared Odet Mayazadeh and Christina Santana, 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.

Jami Lopez
Notary Public for said State and County
Expires: 06/06/2006



Below Space for Recorder's Use

DOCID#00033110992005N

Mail tax statements and
When recorded return to:
WILLIAM L CRITSER, MARJORIE J CRITSER
1875 DAYTON ST
GARDNERVILLE, NV 89410

Recording Requested By:
CTC Real Estate Services
1800 Tapo Canyon Road
MSN SV2-88
Simi Valley, CA 93063
(800) 669-4807

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

2002 JUL 11 AM 11:09

LINDA SLATER
RECORDER

\$ 17 PAID *K2* DEPUTY

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BK 0702 PG 03163