SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS,

MICHAEL HAYES, GERTRUDE E HAYES

was the original Trustor, under that certain Deed of Trust dated 09/01/1993 and recorded 09/09/1993, as Instrument or Document No. 317127, in Book N/A, Page N/A, 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: 07/31/2002

New Trustee:

CTC Real Estate Services

Ву: ssistant Secretary **Current Beneficiary:**

Countrywide Home Loans, Inc. (fka Countrywide Funding

Corporation)

By: Edith Tsai

Assistant Secretary

STATE OF CALIFORNIA COUNTY OF VENTURA

On 07/31/2002, before me, M. A. Hierman, Notary Public, personally appeared Christina Santana and Edith Tsai, 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. martierman

M. A. Hierman

Notary Public for said State and County

Expires: 04/20/2005

M. A. HIERMAN Commission # 1301408 Notary Public — California **Ventura County** My Comm. Expires Apr 20, 2005

Below Space for Recorder's Use

DOCID#00018371092005N

Mail tax statements and When recorded return to: MICHAEL HAYES, GERTRUDE E HAYES 864 SHERIDAN LN GARDNERVILLE, NV 89410

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

(800) 669-4807

2002 AUG -6 AM 9: 13

IN OFFICIAL RECORDS OF DOUGLAS CO. MEYADA

REQUESTED BY

LINDA SLATER RECORDER

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