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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

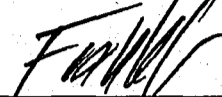
WHEREAS, ANNA D GOUGH was the original Trustor, under that certain Deed of Trust dated 10/23/2001 and recorded 10/25/2001, as Instrument or Document No. 2609654, in Book N/A, Page N/A, of Official Records of the County of DOUGLAS, State of Nevada.

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: 08/20/2002

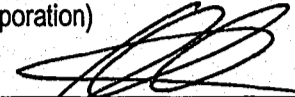
New Trustee:

CTC Real Estate Services

By: 
Frank Garcia
Assistant Secretary

Current Beneficiary:

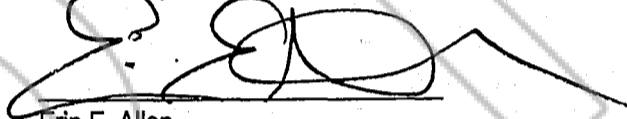
Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)

By: 
Odet Mayazadeh
Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF VENTURA

On 08/20/2002, before me, Erin E. Allen, Notary Public, personally appeared Frank Garcia and Odet Mayazadeh, 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
Notary Public for said State and County
Expires: 10/28/2005



Below Space for Recorder's Use

DOCID#00088659462005N

Mail tax statements and
When recorded return to:
ANNA D GOUGH
3119 OAKSHIRE CT
RENO, NV 89509

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

REQUESTED BY
CTC

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 AUG 26 AM 11:35

LINDA SLATER
RECORDER

\$17.00 PAID RL DEPUTY

0550401

BK 0802 PG 08425