SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS,

KARI BEGOVICH

was the original Trustor, under that certain Deed of Trust dated 02/08/1999 and recorded 02/16/1999, as Instrument or Document No. 0461273, in Book 0299, Page 3261, 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: 08/21/2002

New Trustee:

CTC Real Estate Services

By:

Jesse Bayaban

Assistant Secretary

Current Beneficiary:

Countrywide Home Loans, Inc. (fka Countrywide Funding

Corporation)

By: ____

Frank Garcia Assistant Secretary

STATE OF CALIFORNIA COUNTY OF VENTURA

On 08/21/2002, before me, A. Juarez, 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.

T. Juarez

Notary Public for said State and County

Expires: 09/19/2003

A. JUAREZ
Commission # 1235127
Notary Public — California
Ventura County
My Comm. Expires Sep 19, 2003

Below Space for Recorder's Use

DOCID#00033492312005N

Mail tax statements and When recorded return to: KARI BEGOVICH 1925 WISEMAN 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

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

REQUESTED BY

2002 SEP -3 AM II: 47

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LINDA SLATEF
RECORDER

PAID BL DEPUTY