

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**


WHEREAS, LARRY E SNYDER, CATHY A SNYDER was the original Trustor, under that certain Deed of Trust dated 12/23/1997 and recorded 01/05/1998, as Instrument or Document No. 429742, in Book 198, Page 275, 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: 10/03/2002

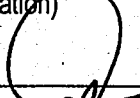
**New Trustee:**

CTC Real Estate Services

By:   
David Lovato  
Assistant Secretary

**Current Beneficiary:**

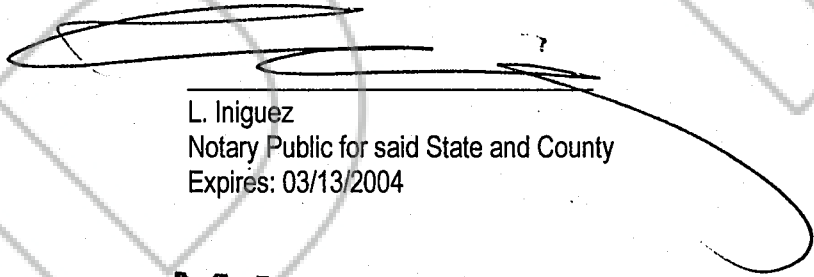
Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)

By:   
Carmen Gallegos-Allen  
Assistant Secretary

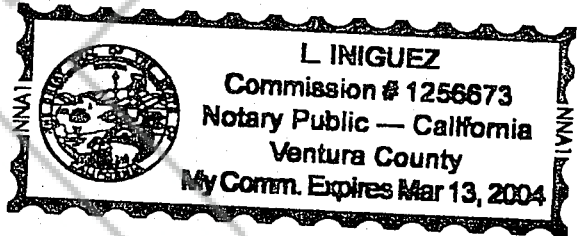
STATE OF CALIFORNIA  
COUNTY OF VENTURA

On 10/03/2002, before me, L. Iniguez, Notary Public, personally appeared David Lovato and Carmen Gallegos-Allen, 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.



L. Iniguez  
Notary Public for said State and County  
Expires: 03/13/2004



Below Space for Recorder's Use

DOCID#00041105152005N

Mail tax statements and  
When recorded return to:  
LARRY E SNYDER, CATHY A SNYDER  
1232 JONES RANCH RD  
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 OCT 14 AM 10:16

LINDA SLATER  
RECORDER

\$ 17.00 PAID *K2* DEPUTY

0554682

BK1002PG05181