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### SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, ROBERT D WATROUS, LUELLA R WATROUS was the original Trustor, under that certain Deed of Trust dated 01/06/1998 and recorded 01/14/1998, as Instrument or Document No. 430329, in Book 198, Page 1834, 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: 10/18/2002

**New Trustee:**

CTC Real Estate Services

By: [Signature]  
Gary Nord  
Assistant Secretary

**Current Beneficiary:**

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

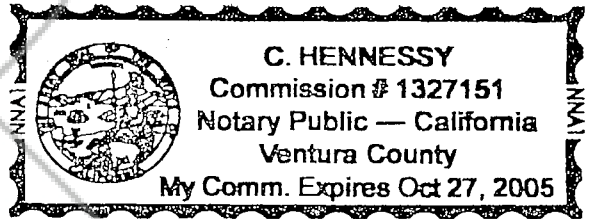
By: [Signature]  
Julie Kirby  
Assistant Secretary

STATE OF CALIFORNIA  
COUNTY OF VENTURA

On 10/18/2002, before me, C. Hennessy, Notary Public, personally appeared Gary Nord and Julie Kirby, 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.

[Signature]  
C. Hennessy  
Notary Public for said State and County  
Expires: 10/27/2005



Below Space for Recorder's Use

DOCID#00021347022005N

Mail tax statements and  
When recorded return to:  
ROBERT D WATROUS, LUELLA R WATROUS  
826 FOOTHILL 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 28 AM 11: 26

LINDA SLATER  
RECORDER

\$ 17.00 PAID K2 DEPUTY

0555986

BK 1002 PG 11904