SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS,

MARY L. ISHAM

was the original Trustor, under that certain Deed of Trust dated 01/10/2002 and recorded 01/16/2002, as Instrument or Document No. 0532473, in Book 0102, Page 4647, of Official Records of the County of DOUGLAS, State of Nevada.

WHEREAS, the undersigned, Mortgage Electronic Registration Systems, Inc. as nominee for SIERRA PACIFIC MORTGAGE COMPANY, INC., 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: 10/28/2002

New Trustee:

CTC Real Estate Services

By: Dawn Hobson
Assistant Secretary

Current Beneficiary:

Mortgage Electronic Registration Systems, Inc. as nominee for SIERRA PACIFIC MORTGAGE COMPANY, INC.

By: Wally Davidson
Assistant Secretary

STATE OF CALIFORNIA COUNTY OF VENTURA

On 10/28/2002, before me, A. Juarez, Notary Public, personally appeared Dawn Hobson and Wally Davidson, 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.

A 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#00058454672005N

Mail tax statements and When recorded return to: MARY L, ISHAM •4362-VIRCUSELL CIR • •• CARMICHAEL, CA 95608

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 NOV -4 AM 9: 44

LINDA SLATER RECORDER

\$ 17 PAID DEPUTY

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