SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

ROBERT C LOEWEN, DOROTHY L LOEWEN

was the original Trustor, under that certain Deed of Trust dated 04/01/1998 and recorded 04/01/1998, as Instrument or Document No. 0436426, in Book 0498, Page 0217, 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: 10/22/2002

New Trustee:

CTC Real Estate Services

Donna Goodhue

Assistant Secretary

Current Beneficiary:

Countrywide Home Loans, Inc. (fka Countrywide Funding

Corporation)

Beverly Brooks Assistant Secretary

STATE OF CALIFORNIA COUNTY OF VENTURA

On 10/22/2002, before me, L. Iniguez, Notary Public, personally appeared Donna Goodhue and Beverly Brooks, 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

L. INIGUEZ Commission # 1256673 Notary Public — California Venture County My Comm. Expires Mar 13, 2004

Below Space for Recorder's Use

DOCID#00043292022005N

Mail tax statements and When recorded return to: ROBERT C LOEWEN, DOROTHY L LOEWEN CARSON CITY, NV 89702

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

DOUGLAS CO., HEVADA

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LINDA SLATER RECORDER PAID DEPUTY