SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

KENNETH D MUNN, MARGARET ANN MUNN

was the original Trustor, under that certain Deed of Trust dated 01/27/1998 and recorded 01/30/1998, as Instrument or Document No. 0431627, in Book 0198, Page 4910, 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

Łéo Nolasco

Assistant Secretary

Current Beneficiary:

Countrywide Home Loans, Inc. (fka Countrywide Funding

Rene Rosales

Assistant Secretary

STATE OF CALIFORNIA COUNTY OF VENTURA

On 10/18/2002, before me, D. Haro, Notary Public, personally appeared Leo Nolasco and Rene Rosales, 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.

D. Haro

Notary Public for said State and County

Expires: 08/28/2006

D. HARO

Commission # 1372168 Notary Public - California Ventura County

My Comm. Expires Aug 27, 2006

Below Space for Recorder's Use

DOCID#00099283972005N

Mail tax statements and When recorded return to: KENNETH D MUNN, MARGARET ANN MUNN PO BOX 10164 ZEPHYR COVE, NV 89448

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

> REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2002 NOV -4 AM 9: 44

LINDA SLATER RECORDER

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