SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS,

LAWSON H FLANAGAN, SARAH R FLANAGAN

was the original Trustor, under that certain Deed of Trust dated 06/13/1997 and recorded 06/20/1997, as Instrument or Document No. 0415584, in Book 0697, Page 4286, 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: 11/29/2002

New Trustee:

CTC Real Estate Services

By: Vicki Hosko
Assistant Secretary

Current Beneficiary:

Countrywide Home Loans, Inc. (fka Countrywide Funding

Corporation)

Jodi Eaton Assistant Secretary

STATE OF CALIFORNIA COUNTY OF LOS ANGELES

On 11/29/2002, before me, Narendra Lodhia, Notary Public, personally appeared Vicki Hosko and Jodi Eaton, 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.

Narendra Lodhia

Notary Public for said State and County

Expires: 10/13/2006

NARENDRA LODHIA
Commission # 1379878
Notary Public - California
Los Angeles County
My Comm. Expires Oct 13, 2006

Below Space for Recorder's Use

DOCID#00056235442005N

Mail tax statements and When recorded return to: LAWSON H FLANAGAN, SARAH R FLANAGAN PO BOX 1406 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.. MEVADA

2002 DEC 10 AM 9: 53

0560264 BK 1202PG 04059 LINDA SLATER
RECORDER

\$ 17 PAID & DEPUTY