SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS.

KURT MATHEW PETERSON, CINDY JOY PETERSON

was the original Trustor, under that certain Deed of Trust dated 11/05/1999 and recorded 11/12/1999, as Instrument or Document No. 0480542, in Book 1199, Page 2116, 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

Judith Cobian

Assistant Secretary

Current Beneficiary:

Countrywide Home Loans, Inc. (fka Countrywide Funding

Corporation)

Stanley McCullum

Assistant Secretary

STATE OF CALIFORNIA COUNTY OF LOS ANGELES

On 11/29/2002, before me, M. Langford, Notary Public, personally appeared Judith Cobian and Stanley McCullum, 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.

M. Langford

Notary Public for said State and County

Expires: 02/26/2006



M. LANGFORD

Commission # 1343480 Notary Public - California Los Angeles County My Comm. Expires Feb 16, 2006

Below Space for Recorder's Use

DOCID#00045557112005N

Mail tax statements and When recorded return to: KURT MATHEW PETERSON, CINDY JOY PETERSON 1457 KATHY WAY GARDNERVILLE, NV 89460

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 COL HEVADA

2002 DEC 10 AM 9: 54

LINDA SLATER RECORDER PAIDK 2 DEPUTY

0560265 BK 1202 PG 04060