SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS,

JOHN T COUCH, CHERYL L COUCH

was the original Trustor, under that certain Deed of Trust dated 01/14/1998 and recorded 01/22/1998, as Instrument or Document No. 430987, in Book 198, Page 3352, 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: 12/04/2002

New Trustee:

CTC Real Estate Services

Ву: ____

Vicki Hosko Assistant Secretary **Current Beneficiary:**

Countrywide Home Loans, Inc. (fka Countrywide Funding

Corporation)

Bv:

Jodi Eaton

Assistant Secretary

STATE OF CALIFORNIA COUNTY OF LOS ANGELES

On 12/04/2002, 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
IVIy Comm. Expires Oct 13, 2006

Below Space for Recorder's Use

DOCID#00059047712005N

Mail tax statements and When recorded return to: JOHN T COUCH, CHERYL L COUCH 1198 MONARCH LN GARDNERVILLE, NV 89460

Recording Requested By:

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

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2002 DEC 12 AM 10: 22

LINDA SLATER
RECORDER

SPAID BLOEPUTY

0560475 BK 1202PG 05162