

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, PAUL HOLMES

was the original Trustor, under that certain Deed of Trust dated 03/26/2001 and recorded 04/09/2001, as Instrument or Document No. 0511938, in Book 0401, Page 1786, of Official Records of the County of DOUGLAS, State of Nevada.

WHEREAS, the undersigned, Mortgage Electronic Registration Systems, Inc. , 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: 11/28/2002

New Trustee:

CTC Real Estate Services

By: *M. A.*
Marine Abrahamian
Assistant Secretary

Current Beneficiary:

Mortgage Electronic Registration Systems, Inc.

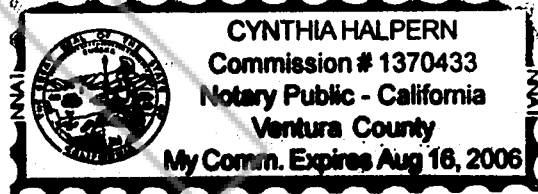
By: *[Signature]*
Oscar Rodriguez
Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF VENTURA

On 11/28/2002, before me, Cynthia Halpern, Notary Public, personally appeared Marine Abrahamian and Oscar Rodriguez, 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.

[Signature]
Cynthia Halpern
Notary Public for said State and County
Expires: 08/16/2006



Below Space for Recorder's Use

DOCID#00068160902005N

Mail tax statements and
When recorded return to:
PAUL HOLMES
PO BOX 4762
STATELINE, NV 89449

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

REQUESTED BY
CTC Real Estate
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 DEC 17 AM 11:08

LINDA SLATER
RECORDER

\$1700 PAID BE DEPUTY

0561067

BK 1202 PG 07424