SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS.

ORLYN FORDHAM, JANICE FORDHAM

was the original Trustor, under that certain Deed of Trust dated 02/27/1996 and recorded 03/06/1996, as Instrument or Document No. 382693, in Book 0396, Page 0780, 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: 12/12/2002

New Trustee:

CTC Real Estate Services

Assistant Secretary

Stacy Emery

Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)

Current Beneficiary:

By: Elwanda Austin **Assistant Secretary**

STATE OF CALIFORNIA COUNTY OF LOS ANGELES

On 12/12/2002, before me, Narendra Lodhia, Notary Public, personally appeared Stacy Emery and Elwanda Austin, 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 Notar Public California Los Angeles County IVIy Comry, Expires Oct 13, 2006

Below Space for Recorder's Use

DOCID#00011253992005N

Mail tax statements and When recorded return to: ORLYN FORDHAM, JANICE FORDHAM PO BOX 1498 **MINDEN, NV 89423**

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

REQUESTED BY

ATC Red Est. Sur.

IN OFFICIAL RECORDS OF

2002 DEC 20 AM 9: 41

LINDA SLATER RECORDER

\$17- PAID DEPUTY

0561565 BK 1202 PG 09375