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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, **ANDREW K CLINGER, STACIE CLINGER**
was the original Trustor, under that certain Deed of Trust dated 09/19/2001 and recorded 10/01/2001, as Instrument or Document No. 0524114, in Book 1001, Page 0247, 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.

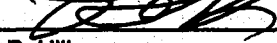
Dated: 12/18/2002


New Trustee:

CTC Real Estate Services

Current Beneficiary:

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


By: 
Brian D. Hill
Assistant Vice President

By: 
Jodi Eaton
Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 12/18/2002, before me, Berri Diane Garton, Notary Public, personally appeared Brian D. Hill 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.


Berri Diane Garton
Notary Public for said State and County
Expires: 11/04/2003



Below Space for Recorder's Use

DOCID#0002735302005N

Mail tax statements and
When recorded return to:
ANDREW K CLINGER, STACIE CLINGER
PO BOX 3482
CARSON CITY, NV 89702

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 30 AM 9:42

LINDA SLATER
RECORDER

\$17.00 PAID KO DEPUTY

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BK 1202 PG 13032