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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, ROGER B STRUZICK, MARILYN L STRUZICK was the original Trustor, under that certain Deed of Trust dated 11/24/1993 and recorded 11/24/1993, as Instrument or Document No. 323516, in Book 1193, Page 5241, 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: 12/24/2002

New Trustee:
CTC Real Estate Services

By: [Signature]
Brian D. Hill
Assistant Vice President

Current Beneficiary:
Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)

By: [Signature]
Jodi Eaton
Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 12/24/2002, 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.

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



Below Space for Recorder's Use DOCID#0002899912005N

Mail tax statements and
When recorded return to:
ROGER B STRUZICK, MARILYN L STRUZICK
3520 HAYSTACK DR
CARSON CITY, NV 89705

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

2003 JAN -3 AM 9: 37

LINDA SLATER
RECORDER

0562690

BK#103PG00477

\$17.00 PAID K2 DEPUTY