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**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, VICTORIA W THEILE-GRATHWOH was the original Trustor, under that certain Deed of Trust dated 05/10/2000 and recorded 05/19/2000, as instrument or Document No. 492315, in Book 500, Page 4324, 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: 12/27/2002  
**New Trustee:**  
CTC Real Estate Services

By:   
Rashonda Roberts  
Assistant Secretary

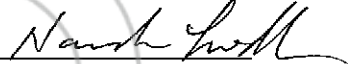
**Current Beneficiary:**  
Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)

By:   
Larita Travis  
Assistant Secretary

STATE OF CALIFORNIA  
COUNTY OF LOS ANGELES

On 12/27/2002, before me, Narendra Lodhia, Notary Public, personally appeared Rashonda Roberts and Larita Travis, 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



Below Space for Recorder's Use

DOCID#00084185312005N

Mail tax statements and  
When recorded return to:  
VICTORIA W THEILE-GRATHWOH  
1937 GATHERINE CT  
GARDNERVILLE, NV 89410

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 -6 AM 11: 11

WERNER CHRISTEN  
RECORDER

PAID  DEPUTY

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