

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JAMES H KUBOTA, LOIS RIDER KUBOTA was the original Trustor, under that certain Deed of Trust dated 01/23/1998 and recorded 01/30/1998, as Instrument or Document No. 0431585, in Book 0198, Page 4798, 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: 02/18/2003

New Trustee:
CTC Real Estate Services

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

By: [Signature]
Kathy Cochran
Assistant Secretary

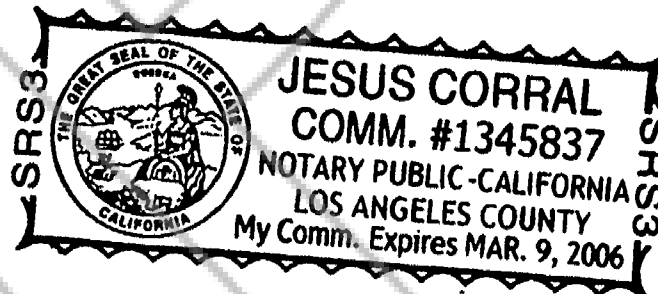
By: [Signature]
Elwanda Austin
Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 02/18/2003, before me, Jesus Corral, Notary Public, personally appeared Kathy Cochran 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.

[Signature]
Jesus Corral
Notary Public for said State and County
Expires: 03/09/2006



Below Space for Recorder's Use

DOCID#00064907492005N

Mail tax statements and
When recorded return to:
JAMES H KUBOTA, LOIS RIDER KUBOTA
1927 JUNCTION DR
CONCORD, CA 94518

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 MAR -4 AM 10: 14

WERNER CHRISTEN
RECORDER

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BK 0303 PG 00544

\$ 17.00 PAID KJ DEPUTY