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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, STEVEN W RIGGS, ANN RIGGS was the original Trustor, under that certain Deed of Trust dated 09/09/2002 and recorded 10/02/2002, as Instrument or Document No. 0553634, in Book 1002, Page 00770, of Official Records of the County of DOUGLAS, State of Nevada. WHEREAS, the undersigned, Mortgage Electronic Registration Systems, Inc. , 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: 02/26/2003

New Trustee:
CTC Real Estate Services

By: Carol Edmonds
Carol Edmonds
Assistant Secretary

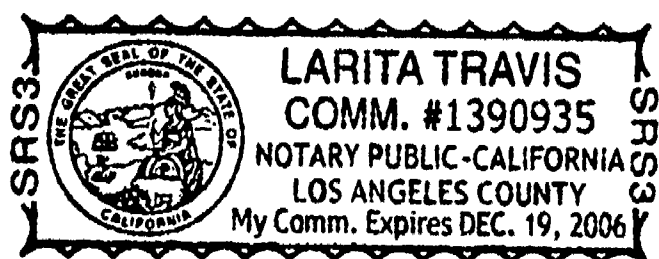
Current Beneficiary:
Mortgage Electronic Registration Systems, Inc.

By: Tiffani Williams
Tiffani Williams
Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 02/26/2003, before me, Larita Travis, Notary Public, personally appeared Carol Edmonds and Tiffani Williams, 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.



Larita Travis
Larita Travis
Notary Public for said State and County
Expires: 12/19/2006

Below Space for Recorder's Use

DOCID#000208260892005N

Mail tax statements and
When recorded return to:
STEVEN W RIGGS, ANN RIGGS
PO BOX 486
GENOA, NV 89411

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

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WERNER CHRISTEN
RECORDER

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\$17.00 PAID KO DEPUTY