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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, THOMAS D DAVIS, HELEN E DAVIS
was the original Trustor, under that certain Deed of Trust dated 04/04/2001 and recorded 04/10/2001, as Instrument or Document No. 0512004, in Book 0401, Page 2115, 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: 03/24/2003

New Trustee:

CTC Real Estate Services

By: Michael Nolan
Michael Nolan
Assistant Secretary

Current Beneficiary:

Mortgage Electronic Registration Systems, Inc.

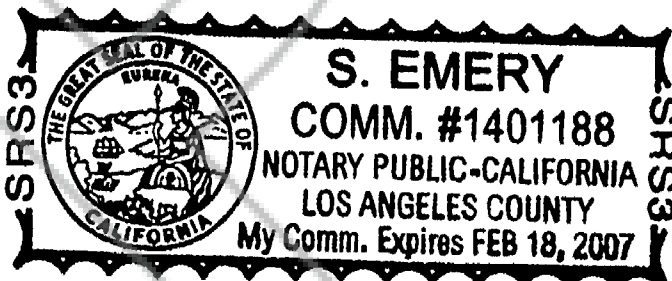
By: Sheree Hobson
Sheree Hobson
Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 03/24/2003, before me, S. Emery, Notary Public, personally appeared Michael Nolan and Sheree Hobson, 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.

S. Emery
S. Emery
Notary Public for said State and County
Expires: 02/18/2007



Below Space for Recorder's Use

DOCID#00068204312005N

Mail tax statements and
When recorded return to:
THOMAS D DAVIS, HELEN E DAVIS
1771 LINDEN CT
MINDEN, NV 89423

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 31 AM 10: 01

WERNER CHRISTEN
RECORDER

0571800

BK 0303 PG 14838

\$17.00 PAID K2 DEPUTY