

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, LAWRENCE E. CROSS was the original Trustor, under that certain Deed of Trust dated 04/30/2001 and recorded 11/08/2001, as Instrument or Document No. 0527291, in Book 1101, Page 2577, 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: 03/31/2003

New Trustee:
CTC Real Estate Services

By: [Signature]
Debbie Rohrer
Assistant Secretary

Current Beneficiary:
Mortgage Electronic Registration Systems, Inc.

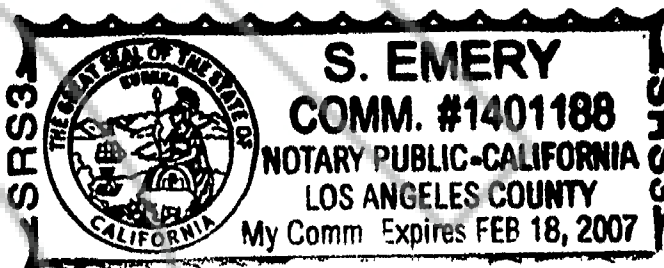
By: [Signature]
Jared Crane
Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 03/31/2003, before me, S. Emery, Notary Public, personally appeared Debbie Rohrer and Jared Crane, 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]
S. Emery
Notary Public for said State and County
Expires: 02/18/2007



Below Space for Recorder's Use

DOCID#00088465962005N

Mail tax statements and
When recorded return to:
LAWRENCE E. CROSS
933 MICHEAL LN
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 APR -7 PM 1: 28

WERNER CHRISTEN
RECORDER

\$ 17.00 PAID [Signature] DEPUTY

0572693

BK 0403 PG 03131