SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS,

DANIEL L HARMS

was the original Trustor, under that certain Deed of Trust dated 04/09/2002 and recorded 04/18/2002, as Instrument or Document No. 276795, in Book N/A, Page N/A, 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: 03/27/2003

New Trustee:

CTC Real Estate Services

By: Margarite Viramontes

Margarita Viramontes Assistant Secretary **Current Beneficiary:**

Countrywide Home Loans, Inc. (fka Countrywide Funding

Corporation)

By: Lonnie Dierkson
Assistant Secretary

STATE OF CALIFORNIA COUNTY OF LOS ANGELES

On 03/27/2003, before me, Larita Travis, Notary Public, personally appeared Margarita Viramontes and Lonnie Dierkson, 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.

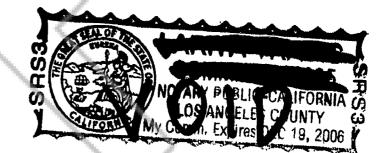
Witness my hand and official seal.

Larita Travis

Notary Public for said State and County

Expires: 12/19/2006

COMM. #1390935
COMM. #1390935
NOTARY PUBLIC-CALIFORNIA U
LOS ANGELES COUNTY
My Comm. Expires DEC 18, 2008



Below Space for Recorder's Use

DOCID#0005589832005N

Mail tax statements and When recorded return to: DANIEL L HARMS 214 S RICHMOND AVE CARSON CITY, NV 89703

Recording Requested By:
CTC Real Estate Services
1800 Tapo Canyon Road
MSN SV2-88
Simi Valley, CA 93063
(800) 669-4807

IN OFFICIAL RECORDS OF
DOUGLAS CO NEVADA

2003 APR -7 PM 1: 28

WERNER CHRISTEN RECORDER

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