

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, KENT DESENA was the original Trustor, under that certain Deed of Trust dated 08/19/2002 and recorded 08/26/2002, as Instrument or Document No. 550434, in Book 802, Page 8600, 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: 04/02/2003

New Trustee:
CTC Real Estate Services

By: Carol Edmonds
Carol Edmonds
Assistant Secretary

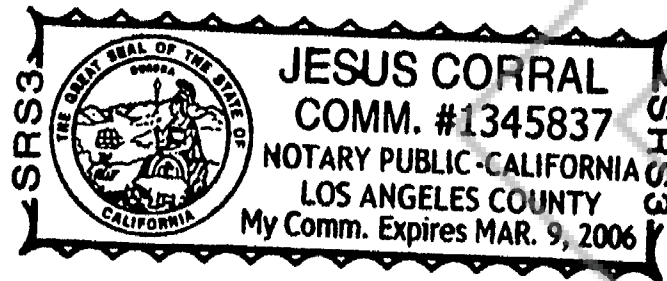
Current Beneficiary:
Mortgage Electronic Registration Systems, Inc.

By: Tiffani Williams
Tiffani Williams
Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 04/02/2003, before me, Jesus Corral, 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.



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



Below Space for Recorder's Use

DOCID#000206373172005N

Mail tax statements and
When recorded return to:
KENT DESENA
2201 OAKVALE RD
WALNUT CREEK, CA 94596

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 -9 AM 9: 53

WEINER CHRISTEN
RECORDER

\$ 17.00 PAID Ko DEPUTY

0572871

BK 0403 PG 03914