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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JOHN F AHERN, JUDITH AHERN was the original Trustor, under that certain Deed of Trust dated 02/23/1999 and recorded 03/02/1999, as Instrument or Document No. 0462517, in Book 0399, Page 0898905, 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: 05/20/2003

New Trustee:
CTC Real Estate Services

By: *Aaron Lewis*
Aaron Lewis
Assistant Secretary

Current Beneficiary:
Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)

By: *Rashonda Roberts*
Rashonda Roberts
Assistant Secretary

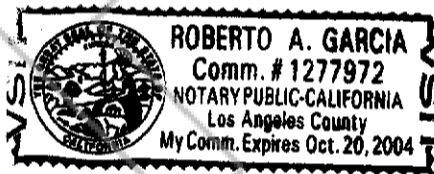
STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 05/20/2003, before me, Roberto A. Garcia, Notary Public, personally appeared Aaron Lewis and Rashonda Roberts, 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.

Roberto A. Garcia

Roberto A. Garcia
Notary Public for said State and County
Expires: 10/20/2004



Below Space for Recorder's Use

DOCID#00049670672005N

Mail tax statements and
When recorded return to:
JOHN F AHERN, JUDITH AHERN
PO BOX 10269
ZEPHYR COVE, NV 89448

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 JUN 16 PM 2: 54

WERNER CHRISTEN
RECORDER

\$ 17.00 PAID Bl DEPUTY

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