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REQUESTED BY
CTC Real Est
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 DEC 19 AM 10:02

WERNER CHRISTEN
RECORDER
\$ 18 PAID KJ DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, WALDEMAR R. BORGES, JOAN K. BORGES was the original Trustor, under that certain Deed of Trust dated 07/14/1998 and recorded 07/20/1998, as Instrument or Document No. 0444738, in Book 0798, Page 03672, 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: 10/02/2003

New Trustee:
CTC Real Estate Services

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

By: Melinda Valenzuela
Melinda Valenzuela
Assistant Secretary

By: Karen Edwards
Karen Edwards
Assistant Secretary

DOCID#00041163032005N

Mail tax statements and
When recorded return to:
WALDEMAR R. BORGES, JOAN K. BORGES
1289 SADDLEHORN CT
MINDEN, NV 89423

Recording Requested By:
CTC Real Estate Services
1800 Tapo Canyon Road
MSN SV2-88
Simi Valley, CA 93063
(800) 540-2684

0599966

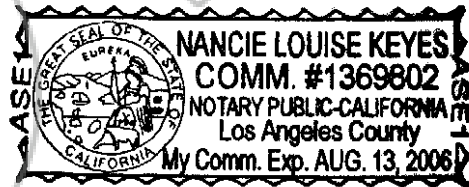
BK 1203 PG 08761

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 10/02/2003, before me, Nancie Louise Keyes, Notary Public, personally appeared Melinda Valenzuela and Karen Edwards, 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.

Nancie Louise Keyes
Nancie Louise Keyes
Notary Public for said State and County
Expires: 08/13/2006



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