18'



2003 DEC 29 AM 8: 42

WERNER CHRISTEN RECORDER

18 PAID KZ DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, WILLIAM R. HOLDEN, FRANCES J. HOLDEN

was the original Trustor, under that certain Deed of Trust dated 10/09/2002 and recorded 10/17/2002, as Instrument or Document No. 0555158, in Book N/A, Page N/A, 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: 12/12/2003

New Trustee:

CTC Real Estate Services

TC Real Estate Services

Rebecca Moulton
Assistant Secretary

Current Beneficiary:

Mortgage Electronic Registration Systems, Inc.

Lupe Sandoval

Assistant Secretary

DOCID#000209145332005N

Mail tax statements and When recorded return to: WILLIAM R. HOLDEN, FRANCES J. HOLDEN 1221 WINTER GREEN CT GARDNERVILLE, NV 89460

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

> 0600637 BK 1203 PG 12000

STATE OF CALIFORNIA COUNTY OF SANTA CLARA

On 12/12/2003, before me, Kim Gorman, Notary Public, personally appeared Rebecca Moulton and Lupe Sandoval, 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.

Kin Gorman

Notary Public for said State and County Expires: 01/11/2006

KIM GORMAN
COMM. 1334697
NOTARY PUBLIC - CALIFORNIA
SANTA CLARA COUNTY
My Comm Expires JAN. 11, 2006

DOCID#000209145332005N

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