2003 DEC 31 AM 9: 38

WERNER CHRISTEN RECORDER

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CINDI S FISHER, MARK J FISHER WHEREAS,

was the original Trustor, under that certain Deed of Trust dated 01/12/1998 and recorded 01/12/1998, as Instrument or Document No. 430198, in Book 198, Page 1444, 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: 12/19/2003

New Trustee:

CTC Real Estate Services

Current Beneficiary:

Countrywide Home Loans, Inc. (fka Countrywide

Funding Corporation)

Jennifer Ramirez

Assistant Secretary

Jusen Susan Benjamin Assistant Secretary

DOCID#00086914512005N

Mail tax statements and When recorded return to: CINDI S FISHER, MARK J FISHER 989 HILLSIDE DR CARSON CITY, NV 89705

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

> 0600921 BK 1203 PG 13596

STATE OF CALIFORNIA COUNTY OF LOS ANGELES

On 12/19/2003, before me, S. Fisher, Notary Public, personally appeared Jennifer Ramirez and Susan Benjamin, 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.

S. Fisher

Notary Public for said State and County

Expires: 06/29/2007

S. FISHER
COMM. #1427315 (A)
NOTARY PUBLIC-CALIFORNIA IT
LOS Angeles County
My Comm. Exp. June 29, 2007

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