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RECORDER

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, MARK S. GANDT

was the original Trustor, under that certain Deed of Trust dated 05/31/2002 and recorded 06/03/2002, as Instrument or Document No. 0543642, in Book 0602, Page 00137, 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: 01/07/2004

New Trustee:

CTC Real Estate Services

Sabrina Holton Assistant Secretary Current Beneficiary:

Mortgage Electronic Registration Systems, Inc.

Judith Cobian

Assistant Secretary

Mail tax statements and When recorded return to: MARK S. GANDT 1404 FOOTHILL RD GARDNERVILLE, NV 89460

Recording Requested By: CTC Real Estate Services 176 Countrywide Way MS: LAN-88 Lancaster, CA 93535-9944 (800) 540-2684

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STATE OF CALIFORNIA COUNTY OF LOS ANGELES

On 01/07/2004, before me, Roberto A. Garcia, Notary Public, personally appeared Sabrina Holton and Judith Cobian, 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

Notary Public for said State and County

Expires: 10/20/2004

ROBERTO A. GARCIA COMM. #1277972 ON NOTARY PUBLIC CALIFORNIA M Los Angeles County

My Comm. Exp. OCT. 20, 2004

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