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

2004 JAN 26 AM 9:26

WERNER CHRISTEN  
RECORDER

\$18<sup>00</sup> PAID KJ DEPUTY

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, DAVID A STEGEMANN, WENDY J. STEGEMANN was the original Trustor, under that certain Deed of Trust dated 03/28/1994 and recorded 03/31/1994, as Instrument or Document No. 333835, in Book 0394, Page 6545, 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: 01/06/2004

**New Trustee:**  
CTC Real Estate Services

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

By: Sabrina Holton  
Sabrina Holton  
Assistant Secretary

By: Judith Cobian  
Judith Cobian  
Assistant Secretary

DOCID#00013963412005N

Mail tax statements and  
When recorded return to:  
DAVID A STEGEMANN, WENDY J. STEGEMANN  
701 ANN WAY  
GARDNERVILLE, NV 89460

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

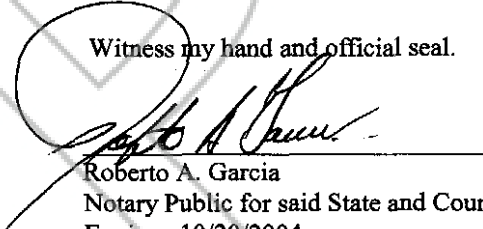
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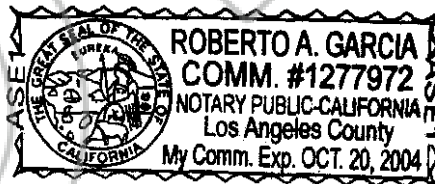
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STATE OF CALIFORNIA  
COUNTY OF LOS ANGELES

On 01/06/2004, 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



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