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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

MICHAEL CALLAHAM, RAMONA CALLAHAM WHEREAS,

was the original Trustor, under that certain Deed of Trust dated 05/09/2003 and recorded 05/14/2003, as Instrument or Document No. 576818, in Book 503, Page 7242, 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: 04/13/2004

New Trustee:

CTC Real Estate Services

Mortgage Electronic Registration Systems, Inc.

By: Rebecca Moulton

Assistant Secretary

By:

Flora Adams

Current Beneficiary:

Assistant Secretary

Mail tax statements and When recorded return to: MICHAEL CALLAHAM, RAMONA CALLAHAM 1025 SILVERANCH DR 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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DOCID#000284714552005N

STATE OF CALIFORNIA COUNTY OF SANTA CLARA

On 04/13/2004, before me, Kim Gorman, Notary Public, personally appeared Rebecca Moulton and Flora Adams, 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.

KIM GORMAN
COMM. 1334697
NOTARY PUBLIC - CALIFORNIA
SANTA CLARA COUNTY
My Comm. Expires JAN. 11, 2008

Kim Gorman

Notary Public for said State and County

Expires: 01/11/2006

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