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

2004 NOV -1 PM 1:10

WERNER CHRISTEN
RECORDER

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, THERESA M POPPENG
was the original Trustor, under that certain Deed of Trust dated 08/29/2002 and recorded 09/10/2002, as Instrument or Document No. 0551779, in Book 0902, Page 02681, 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: 10/19/2004

New Trustee:

CTC Real Estate Services

By: _____

Maria Leighton
Assistant Secretary

Current Beneficiary:

Mortgage Electronic Registration Systems, Inc.

By: _____

Cynthia Quintero
Assistant Secretary

DOCID#000207363612005N

Mail tax statements and
When recorded return to:
THERESA M POPPENG
914 TILLMAN LN
GARDNERVILLE, NV 89460

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

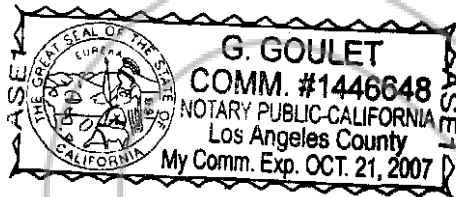
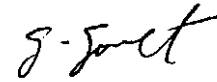
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BK 1104 PG 00337

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 10/19/2004, before me, G. Goulet, Notary Public, personally appeared Maria Leighton and Cynthia Quintero, 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.



G. Goulet
Notary Public for said State and County
Expires: 10/21/2007

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