REQUESTED BY

CTC Real Estate

IN OFFICIAL RECORDS OF

OUGLAS CO., MEYADA

2004 DEC -7 AM 11: 36

WERNER CHRISTEN
RECORDER

S 18 PAID K 2 DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JERRY A LOWE, SUSAN K LOWE

was the original Trustor, under that certain Deed of Trust dated 02/11/2003 and recorded 02/21/2003, as Instrument or Document No. 0567845, in Book 0203, Page 09103, 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: 11/24/2004

New Trustee: CTC Real Est Current Beneficiary:

Mortgage Electronic Registration Systems, Inc.

crika Salcedo

Assistant Secretary

Lee Ann Veurink

Assistant Secretary

DOCID#000231761022005N

Mail tax statements and When recorded return to: JERRY A LOWE, SUSAN K LOWE PO BOX 5232 GARDNERVILLE, NV 89410

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 11/24/2004, before me, Dianna Hargrove, Notary Public, personally appeared Erika Salcedo and Lee Ann Veurink, 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.

Dianna Hargrove

Notary Public for said State and County

Expires: 08/15/2007

DIANNA HARGROVE COMM #1435061 TARY PUBLIC-CALIFORNIA Los Angeles County Comm. Exp. AUG. 15,

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