01/16/2007 10:55 AM Deputy: OFFICIAL RECORD Requested By: RECONTRUST COMPANY

> Douglas County - NV Werner Christen - Recorder 2

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18.00 0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

NORMAN CHUNG, PAULA CHUNG WHEREAS,

was the original Trustor, under that certain Deed of Trust dated 02/13/2003 and recorded 02/24/2003, as Instrument or Document No. 0568004, in Book 203, Page 9801, of Official Records of the County of DOUGLAS, State of Nevada.

WHEREAS, the undersigned, Countrywide Bank, N.A. fka Countrywide Bank, a division of Treasury Bank, N.A. as the present Beneficiary(s) under said Deed of Trust hereby substitutes a new Trustee, ReconTrust Company, N.A., under said Deed of Trust, and ReconTrust Company, N.A. 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: 01/05/2007

New Trustee:

ReconTrust Company, N.A.

Current Beneficiary:

Countrywide Bank, N.A. fka Countrywide Bank, a

division of Treasury Bank, N.A.

Melissa Van Blarcom

Assistant Secretary

Edward Napier

Assistant Secretary

DOCID#000227503642005N

Mail tax statements and When recorded return to: NORMAN CHUNG, PAULA CHUNG PO Box 338 Zephyr Cove, NV 89448

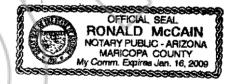
√ Recording Requested By: ReconTrust Company, N.A. 1330 W. Southern Ave. MS: TPSA-88 Tempe, AZ 85282-4545 (800) 540-2684

STATE OF ARIZONA COUNTY OF MARICOPA

On 01/05/2007, before me, Ronald McCain, Notary Public, personally appeared Melissa Van Blarcom and Edward Napier, 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 land official seal.

Ronald McCair Notary Public for said State and County Expires: 01/16/2009



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BK- 0107 PG- 4028 1/16/2007