

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, SHIRLEY A JOHNSON RANDY C JOHNSON

was the original Trustor, under that certain Deed of Trust dated 04/03/1998 and recorded 05/05/1998, as Instrument or Document No. 110914, in Book 134 Page 243, of Official Records of the County of Lincoln, 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: 01/14/1999

New Trustee:
CTC Real Estate Services

[Signature]

By: Ronn Pisapia, Vice President

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

[Signature]

By: Deanna Burns, Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

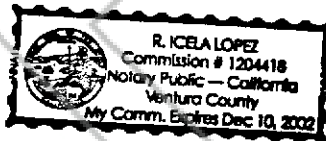
On 01/14/1999, before me, R. Iceta Lopez, Notary Public, personally appeared Ronn Pisapia and Deanna Burns, both personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed 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.

[Signature]

R. Iceta Lopez
Notary Public for said State and County
Expires: 12/10/2002

Recording Requested By:
CTC Real Estate Services
400 Countrywide Way, MSN SV-05
Simi Valley, CA 93065



Below Space for Recorder's Use

CHL Loan No. 4821100

When recorded return to:
SHIRLEY A JOHNSON
PO BOX 323
CALIENTE NV 89008

NO. 112186
FILED AND RECORDED AT REQUEST OF
CTC FORECLOSURE SERVICES
JANUARY 20, 1999
AT 15 MINUTES PAST 2 O'CLOCK
PM IN BOOK 139 OF OFFICIAL
RECORDS PAGE 351 LINCOLN

COUNTY CLERK
[Signature]
COUNTY RECORDER

BOOK 139 PAGE 351