

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, KEITH L BOWMAN CHARLEEN C BOWMAN

was the original Trustor, under that certain Deed of Trust dated 10/07/1997 and recorded 11/12/1997, as instrument or Document No. 108929, in Book 131 Page 193, of Official Records of the County of Lincoln, State of Nevada.

WHEREAS, the undersigned, FIRSTPLUS FINANCIAL, 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: 02/05/2002

New Trustee:
CTC Real Estate Services

Current Beneficiary:
FIRSTPLUS FINANCIAL, INC.

By: [Signature]
Carmen Gallegos-Alen, Assistant Secretary

By: [Signature]
Carlos Barahona, Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 02/05/2002, before me, Kassandra A. Whaley, Notary Public, personally appeared Carmen Gallegos-Alen and Carlos Barahona, 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]
Kassandra A. Whaley
Notary Public for said State and County
Expires: 09/30/2006

Recording Requested By:
CTC Real Estate Services
1800 Tapo Canyon Road., MSN SV2-88
Simi Valley, CA 93063



Below Space for Recorder's Use

Doc ID #00089590752005N

Mail tax statements and
when recorded return to:
KEITH L BOWMAN
PO BOX 236
ALAMO NV 89001

NO. 117838

FILED AND RECORDED AT REQUEST OF
CTC REAL ESTATE SERVICES
MARCH 15, 2002

AT 05 MINUTES PAST 3 O'CLOCK
PM IN BOOK 162 OF OFFICIAL
RECORDS PAGE 266 LINCOLN

COUNTY NEVADA.
[Signature]
COUNTY RECORDER

BOOK 162 PAGE 266