

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JAMES R RAMSAY, CLARA M RAMSAY was the original Trustor, under that certain Deed of Trust dated 12/28/1998 and recorded 12/30/1998, as Instrument or Document No. 112091 in Book 139, Page 127, 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: 02/27/2003

New Trustee:
CTC Real Estate Services

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

By: Shelyne House
Shelyne House
Assistant Secretary

By: Debbie Rohrer
Debbie Rohrer
Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 02/27/2003, before me, Jesus Corral, Notary Public, personally appeared Shelyne House and Debbie Rohrer, 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.



Jesus Corral
Jesus Corral
Notary Public for said State and County
Expires: 03/09/2006

Below Space for Recorder's Use

DOCID#00059965842005N

Mail to statements and
When recorded return to:
JAMES R RAMSAY, CLARA M RAMSAY
6208 SADLER DR
LAS VEGAS, NV 89130

Recording Requested By:
CTC Real Estate Services
1800 Tapo Canyon Road
MSN 5V2-06
Sim Valley, CA 92083
(800) 699-4807

FILED FOR RECORDING
AT THE REQUEST OF
CTC Real Estate
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LESLIE DOUGHER
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