

CMI
P.O. BOX 790002
ST. LOUIS, MO 63179-0002
CMI ACCOUNT # 4080011427
PREPARED BY: M. SMITH

WHEN RECORDED, RETURN TO:

#97021846

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

THE UNDERSIGNED CITICORP MORTGAGE, INC., AS SUCCESSOR TO CITICORP HOMEOWNERS SERVICES, INC., F/K/A CITICORP HOMEOWNERS, INC., AS THE OWNER AND HOLDER OF THE NOTE SECURED BY DEED OF TRUST DATED JUNE 7, 1994 MADE BY CHADLEY R COVINGTON AND SHAUNA M COVINGTON, TRUSTOR TO PLAZA HOME MORTGAGE BANK, FSB, TRUSTEE FOR PLAZA HOME MORTGAGE BANK, FSB, BENEFICIARY WHICH DEED OF TRUST WAS RECORDED JUNE 14, 1994 AS DOCUMENT NO. 339676, IN BOOK 0694, PAGE 2481, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA, HEREBY SUBSTITUTES CITICORP MORTGAGE, INC, AS TRUSTEE IN LIEU OF THE TRUSTEE THEREIN.

SEE ATTACHED/OTHER SIDE

SAID NOTE, TOGETHER WITH ALL OTHER INDEBTEDNESS SECURED BY SAID DEED OF TRUST, HAS BEEN FULLY PAID AND SATISFIED, AND AS SUCCESSOR TRUSTEE, THE UNDERSIGNED DOES HEREBY RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, ALL THE ESTATE NOW HELD BY IT UNDER SAID DEED OF TRUST.

IN WITNESS WHEREOF WE HAVE HEREUNTO SET OUR HANDS ON DECEMBER 10, 1997.

CITICORP MORTGAGE, INC., AS SUCCESSOR TO
CITICORP HOMEOWNERS SERVICES, INC., F/K/A
CITICORP HOMEOWNERS, INC.

CITICORP MORTGAGE, INC.

Debbie S. Morrow
DEBBIE S. MORROW
VICE PRESIDENT

Debra Held
DEBRA HELD
ASSISTANT SECRETARY

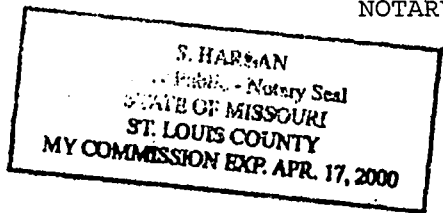


STATE OF MISSOURI)
) ss
COUNTY OF ST. LOUIS)

ON DECEMBER 10, 1997 PERSONALLY APPEARED BEFORE ME DEBBIE S. MORROW AND DEBRA HELD WHO BY ME DULY SWORN DID SAY, FOR HERSELF, THAT SHE, THE SAID DEBBIE S. MORROW AND DEBRA HELD IS THE VICE PRESIDENT OF CITICORP MORTGAGE, INC., AS SUCCESSOR TO CITICORP HOMEOWNERS SERVICES, INC., F/K/A CITICORP HOMEOWNERS, INC., AND THAT THE WITHIN AND FOREGOING INSTRUMENT WAS SIGNED IN BEHALF OF SAID CORPORATION BY AUTHORITY OF A RESOLUTION OF ITS BOARD OF DIRECTORS AND SAID DEBBIE S. MORROW AND DEBRA HELD DULY ACKNOWLEDGED TO ME THAT SAID CORPORATION EXECUTED THE SAME AND THAT THE SEAL AFFIXED IS THE SEAL OF SAID CORPORATION.

S. Harlan

NOTARY PUBLIC



REQUESTED BY

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 JAN -2 A9:30

LINDA SLATER
RECORDER

PAID DEPUTY

0429626

BK0198PG0007

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

Being all of Lot 53, as shown on the map entitled SKYLAND SUBDIVISION NO. 1, filed for record in the Office of the County Recorder of Douglas County, Nevada, on February 27, 1958, as Document No. 12967.

A.P.N. 05-032-06

Together with the right of access over Lots 32 and 33; as shown on the filed map referred to herein as reserved in the Deed from STOCKTON GARDEN HOMES, INC., a California Corporation to SKYLAND WATER CO., a Nevada Corporation, recorded February 5, 1960 in Book 1 of Official Records at Page 268, Douglas County, Nevada.

COPY

REQUESTED BY
Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 JAN -2 A9:30

0429626

BK0198PG0008

LINDA SLATER
RECORDER
\$ 11.00 PAID *KO* DEPUTY