

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, STEPHEN R. BERGGREN AND JANNA K. T. BERGGREN, Trustor, FIRST AMERICAN TITLE CO Trustee, and THE CIT GROUP/CONSUMER FINANCE, INC., the Beneficiary, under that certain Deed of Trust dated NOVEMBER 22, 1995, and recorded NOVEMBER 28, 1995, as INSTRUMENT# 375852 BK 1195 PG 4692, in the official Records of the County of DOUGLAS, State of NV and

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of FIRST AMERICAN TITLE CO, now therefore, the undersigned hereby substitutes THE CIT GROUP/CONSUMER FINANCE, INC.; as Trustee under said Deed of Trust and CATHY CALLAHAN, Asst. Vice President (signee) of the CIT GROUP/CONSUMER FINANCE, INC. as the substituted Trustee does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held thereunder.

WHEREAS, In having been requested in writing, by the holder of the obligations secured by said deed of trust, to reconvey the estate granted to the substituted trustee under said deed of trust, DOES HEREBY RECONVEY to the persons legally entitled thereto, without warranty, all the estate, title and interest acquired by substituted trustee under said deed of trust.

Dated: March 23, 1998

THE CIT GROUP/CONSUMER FINANCE, INC.

Cathy Callahan
Beneficiary

CATHY CALLAHAN, Asst. VICE PRESIDENT

THE CIT GROUP/CONSUMER FINANCE, INC.

Emma M. Cappelletti
Substituted Trustee

EMMA M. CAPPELLETTI, VICE PRESIDENT

SEAL

STATE OF New Jersey)

)ss.

(corp. seal)

COUNTY OF Burlington)

On March 23, 1998 before me, the undersigned a Notary Public in and for said State, personally appeared EMMA M. CAPPELLETTI, Vice President of THE CIT GROUP/CONSUMER FINANCE, INC. AND CATHY CALLAHAN, Asst. Vice President as Substituted Trustee, personally known to me to be the persons whose names subscribed to the within instrument and acknowledged that they executed the same.

WITNESS my hand and official seal.

Frances B. Albertson

Notary Public : FRANCES B. ALBERTSON

When Recorded Return To

My Commission Expires: 10/07/02

STEPHEN R. & JANNA K. T. BERGGREN
2670 BUCKBOARD COURT
MINDEN NV 89423

SEAL

acct #14015937/FBA
p/mtg/subtrste.ben

ATTN.: Fran Albertson
Cit Group/Con. Fin.
8000 Sagemore Dr #8202
MARLTON, NJ 08053

REQUESTED BY
Cit Group/Con Fin
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 APR -2 AIO:12

0436443

BK0498PG0264

LINDA SLATER
RECORDER
\$10.00 PAID *K2* DEPUTY