CMI
P.O. BOX 790002
ST. LOUIS, MO 63179-0002
CMI ACCOUNT # 628022789
PREPARED BY: G SOLOMON

WHEN RECORDED, RETURN TO:

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

THE UNDERSIGNED CITICORP MORTGAGE INC ATTORNEY IN FACT FOR FIRST TRUST N.A., AS TRUSTEE., AS THE OWNER AND HOLDER OF THE NOTE SECURED BY DEED OF TRUST DATED SEPTEMBER 29, 1992 MADE BY ROBERT G HARTER AND NANCY L HARTER, TRUSTOR TO WESTERN TITLE COMPANY INC, TRUSTEE FOR COMMERCE SECURITY BANK, BENEFICIARY WHICH DEED OF TRUST WAS RECORDED OCTOBER 8, 1992 AS DOCUMENT NO. 290390, IN BOOK 1092, PAGE 1510, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA, HEREBY SUBSTITUTES CITICORP MORTGAGE INC, AS TRUSTEE IN LIEU OF THE TRUSTEE THEREIN.

LOT 33, BLOCK 3, MAP OF ZEPHYR HEIGHTS SUBDIVISION FILED FOR RECORD JULY 5, 1947, BOOK 1 OF MAPS, DOC NO 5160, OFFICIAL RECORDS OF DOUGLAS COUNTY, NV

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 SEPTEMBER 14, 1998.

CITICORP MORTGAGE INC ATTORNEY IN FACT FOR FIRST TRUST N.A., AS TRUSTEE.

CITICORP MORTGAGE, INC.

MARSHA A. KOVECSI
ASSISTANT SECRETARY

CITICORP MORTGAGE, INC. CORPORATE SEAL DELAWARE

DEBRA HELD
ASSISTANT SECRETARY

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

ON SEPTEMBER 14, 1998 PERSONALLY APPEARED BEFORE ME MARSHA A. KOVECSI AND DEBRA HELD WHO BY ME DULY SWORN DID SAY, FOR HERSELF, THAT SHE, THE SAID MARSHA A. KOVECSI AND DEBRA HELD IS THE ASSISTANT SECRETARY OF CITICORP MORTGAGE INC ATTORNEY IN FACT FOR FIRST TRUST N.A., AS TRUSTEE., 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 MARSHA A. KOVECSI 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 - Notary Seal
STATE OF MISSOURI
ST. LOUIS COUNTY
MY COMMISSION EXP. APR. 17, 2000

NOTARY PUBLIC

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 SEP 21 A11 :24

LINDA SLATER
RECORDER
$10.00 PAID DEPUTY

0449854

BK0998PG4014

NVTRIAL.DOC

COPY