

CMI  
P.O. BOX 790002  
ST. LOUIS, MO 63179-0002  
CMI ACCOUNT # 11365602  
PREPARED BY: G SOLOMON

WHEN RECORDED, RETURN TO:  
CMI  
POB# 790002  
St Louis Mo 63179-0002

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

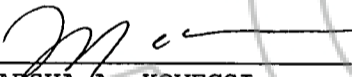
THE UNDERSIGNED CITICORP MORTGAGE, INC., AS THE OWNER AND HOLDER OF THE NOTE SECURED BY DEED OF TRUST DATED SEPTEMBER 27, 1996 MADE BY FREDERIC W COCHRAN AND JEANNE A COCHRAN, TRUSTOR TO STEWART TITLE OF DOUGLAS COUNTY, TRUSTEE FOR CHASE MANHATTAN MORTGAGE CORP, BENEFICIARY WHICH DEED OF TRUST WAS RECORDED OCTOBER 10, 1996 AS DOCUMENT NO. 398526, IN BOOK 1096, PAGE 1931, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA, HEREBY SUBSTITUTES CITICORP MORTGAGE INC, AS TRUSTEE IN LIEU OF THE TRUSTEE THEREIN.

LOT 35, MAP OF LAKERIDGE ESTATES NO 2, FILED IN OFFICE OF COUNTY RECORDER OF DOUGLAS COUNTY, NV, JUNE 13, 19570, DOC 12301, DOUGLAS COUNTY, STATE OF 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.

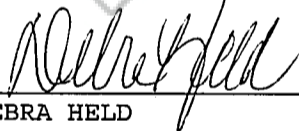
IN WITNESS WHEREOF WE HAVE HEREUNTO SET OUR HANDS ON NOVEMBER 18, 1998.

CITICORP MORTGAGE, INC.

  
MARSHA A. KOVECSI  
ASSISTANT SECRETARY




CITICORP MORTGAGE, INC.

  
DEBRA HELD  
ASSISTANT SECRETARY

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

ON NOVEMBER 18, 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., 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.

V. BOWERS  
Notary Public - Notary Seal  
STATE OF MISSOURI  
ST. LOUIS COUNTY  
MY COMMISSION EXP. JULY 6, 2001

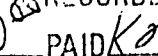
  
NOTARY PUBLIC

REQUESTED BY  
**WESTERN TITLE COMPANY, INC.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'98 DEC 10 P12:13

0456295

BK 1298 PG 2700

LINDA SLATER  
RECORDER  
\$10 PAID  DEPUTY