requestor Citicorp Mortgage, Inc.

Mail Station 302 P.O. Box 790002 St. Louis, Missouri 63179-0002

CMI

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P.O. BOX 790002

ST. LOUIS, MO 63179-0002 CMI ACCOUNT # 4080011528 PREPARED BY: G SOLOMON

WHEN RECORDED, RETURN TO: EUGENE C WONDKA 5695 E HIDDEN VALLEY DR RENO 89502-9637

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 2, 1994 MADE BY EUGENE C WONDKA AND JOANNE A WONDKA, TRUSTOR TO MADISON DIVIDENDS INC, TRUSTEE FOR CENTRAL PACIFIC MORTGAGE CO, BENEFICIARY WHICH DEED OF TRUST WAS RECORDED SEPTEMBER 16, 1994 AS DOCUMENT NO. 346263, IN BOOK 0994, PAGE 2544, 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 4, 1998.

CITICORP MORTGAGE, INC.

DEBRA HELD

ASSISTANT SECRETARY

CITICORP MORTGAGE, INC.

JENNIFER L ASSISTANT SECRETARY

STATE OF MISSOURI

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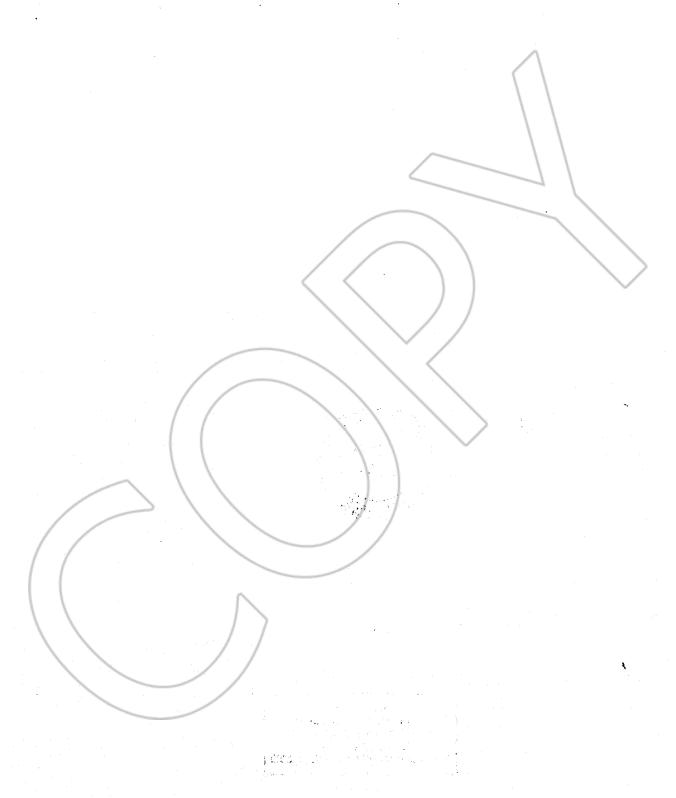
COUNTY OF ST. LOUIS

ON DECEMBER 4, 1998 PERSONALLY APPEARED BEFORE ME DEBRA HELD AND JENNIFER J WYNNE WHO BY ME DULY SWORN DID SAY, FOR HERSELF, THAT SHE, THE SAID DEBRA HELD AND JENNIFER J WYNNE 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 DEBRA HELD AND JENNIFER J WYNNE 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

0456318 BK 1298PG2768 LOT 9D AS SHOWN ON THE SECOND AMENDED MAP OF TAHOE VILLAGE NO. 3, RECORDED IN THE OFFICE OF THE COUNTY RECORDER, DOUGLAS COUNTY, NEVADA, ON NOVEMBER 29, 1977 AS DOCUMENT NO. 15433, BEING AN AMENDED MAP OF LOTS 5, 7 AND 9 AS SHOWN ON THE OFFICIAL MAP OF TAHOE VILLAGE UNIT NO. 3, RECORDED JANUARY 22, 1973, DOCUMENT, NO. 63805, OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA.



REQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO... NEVADA

'98 DEC 10 P3:28

0456318 BK 1298PG2769

LINDA SLATER

NO RECORDER

PAID KODEPUTY