

CMI
P.O. BOX 790002
ST. LOUIS, MO 63179-0002
CMI ACCOUNT # 7111120485
PREPARED BY: M RUEVE

WHEN RECORDED, RETURN TO:
Carol L Dorn
1003 Vista Ridge Court
Carson City, Nv 89705

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

THE UNDERSIGNED CITICORP MORTGAGE, INC., ATTORNEY-IN-FACT FOR CITIBANK (NEVADA), N.A., AS THE OWNER AND HOLDER OF THE NOTE SECURED BY DEED OF TRUST DATED SEPTEMBER 12 1997 MADE BY CAROL L DORN AND LEE B DORN, TRUSTOR TO FIRST AMERICAN TITLE CO OF NEVADA, TRUSTEE FOR CITIBANK (NEVADA), N.A., BENEFICIARY, WHICH DEED OF TRUST WAS RECORDED SEPTEMBER 18 1997 AS DOCUMENT NO. 0421946, IN BOOK 997, PAGE 3576, OFFICIAL RECORDS OF CARSON CITY COUNTY, NEVADA, HEREBY SUBSTITUTES CITICORP MORTGAGE INC, AS TRUSTEE IN LIEU OF THE TRUSTEE THEREIN.

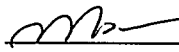
SEE ATTACHED/OTHER SIDE

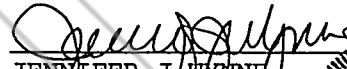
SAID NOTE, TOGETHER WITH ALL OTHER INDEBTEDNESS SECURED BY SAID DEED OF TRUST, HAS BEEN FULLY PAID AND SATISFIED, AND AS SUCCESSOR TRUSTEE, THE UNDERSIGNED DOES HEREBY RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, ALL THE ESTATE NOW HELD BY IT UNDER SAID DEED OF TRUST.

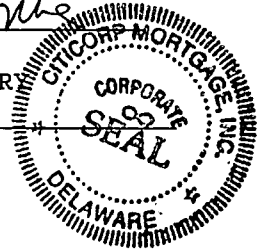
IN WITNESS WHEREOF WE HAVE HEREUNTO SET OUR HANDS ON DECEMBER 12, 1998.

CITICORP MORTGAGE, INC., ATTORNEY-IN-FACT FOR
CITIBANK (NEVADA), N.A.

CITICORP MORTGAGE, INC.


MARSHA A. KOVECSI
ASSISTANT SECRETARY



JENNIFER J WYNNE
ASSISTANT SECRETARY



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

ON DECEMBER 12, 1998 PERSONALLY APPEARED BEFORE ME MARSHA A. KOVECSI AND JENNIFER J WYNNE WHO BY ME DULY SWORN DID SAY, FOR HERSELF, THAT SHE, THE SAID MARSHA A. KOVECSI AND JENNIFER J WYNNE IS THE ASSISTANT SECRETARY OF CITICORP MORTGAGE, INC., ATTORNEY-IN-FACT FOR CITIBANK (NEVADA), N.A., 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 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

All that certain lot, piece or parcel of land situate in Carson City, State of Nevada, described as follows:

Lot 15, in Block L, as set forth on the final map of SUNRIDGE HEIGHTS, PHASES 4 & 5A, a Planned Unit Development, filed for record in the office of the County Recorder of Douglas County, State of Nevada, on July 1, 1994, in Book 794, Page 1, as Document No. 340968.

COPY

REQUESTED BY
Northern Nevada Title Company

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 FEB -1 P2:41

0460067

BK0299PG0191

LINDA SLATER
RECORDER

PAID DEPUTY