

Loan#8111152653

Pool# \_

NEVADA

DEED OF TRUST ASSIGNMENT

1884928

27-005

KNOW ALL MEN BY THESE PRESENTS, that CITICORP MORTGAGE, INC. ATTORNEY IN FACT FOR CITIBANK (NEVADA), N.A. with offices at 12855 North Outer Forty Drive, first party, for valuable consideration to it paid by 4366

\_\_\_\_\_, second party, receipt whereof is hereby acknowledged, does hereby sell, assign and transfer to second party, its successors and assigns, all the right, title and beneficial interest of first party in and to a certain Deed of Trust dated the 12/02/1998, between GREGORY RALPH MYERS AND PATRICIA MARIE MYERS as Grantor, the Public Trustee for the County of DOUGLAS, as trustee, and CITIBANK, (NEVADA), N.A., as beneficiary, and recorded in the office of the Recorder of DOUGLAS County, State of NEVADA, on 12/8/98, in Book 198 at Page 2991

Document # \_\_\_\_\_, together with the note or notes thereby secured and the money due and to become due thereon with interest, and all rights accrued and to accrue under said Deed of Trust.

**THE FIRST NATIONAL BANK OF CHICAGO AS TRUSTEE**  
One First National Plaza, Suite 0126, Chicago, Illinois 60670-0126

IN WITNESS THEREOF, said first party has caused this instrument to be executed by its duly authorized officers and its corporate seal to be hereunto affixed March 2, 1999.

Signed, Sealed and Delivered in the presence of:

CITIBANK, (NEVADA), N.A.

Ruth Barton  
RUTH BARTON

BY: William S. Felts  
WILLIAM S. FELTS  
VICE PRESIDENT  
CITICORP MORTGAGE, INC.

STATE OF MISSOURI  
COUNTY OF ST. LOUIS



BY: Kathleen Rehder  
KATHLEEN REHDER,  
ASSISTANT SECRETARY  
CITICORP MORTGAGE INC.

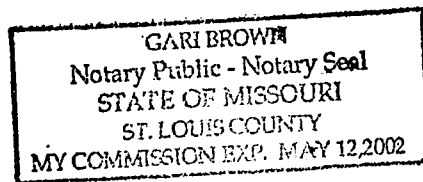
The foregoing instrument was acknowledged before me March 2, 1999, by WILLIAM S. FELTS VICE PRESIDENT and KATHLEEN REHDER, ASSISTANT SECRETARY, duly authorized officers of and for CITICORP MORTGAGE, INC.,

Witness my hand and official seal

Gari Brown  
NOTARY PUBLIC  
MY COMMISSION EXPIRES:

After Recording Return To:  
**PEELLE MANAGEMENT CORPORATION**  
ASSIGNMENT JOB #90603  
P.O. BOX 1710  
CAMPBELL, CA 95009-1710  
1-408-866-6868

Citicorp Mortgage, Inc.  
P.O. Box 790021  
M.S. 321  
St. Louis, MO 63179-0021  
Attn: Document Collection



0473860

BK0899PG0856

WE HEREBY CERTIFY THAT THIS IS A TRUE AND CORRECT COPY OF THE ORIGINAL HEREOF.

FIRST AMERICAN TITLE INSURANCE COMPANY

BY G. Milaw

(Space Above This Line For Recording Data)

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on DECEMBER 2, 1998

The grantor is GREGORY RALPH MYERS AND PATRICIA MARIE MYERS

... ("Borrower"). The trustee is CITIBANK (NEVADA), N.A. ("Trustee"). The beneficiary is UNITED STATES OF AMERICA, which is organized and existing under the laws of 12855 NORTH OUTER 40 DRIVE, ST. LOUIS, MISSOURI 63141-, and whose address is ... ("Lender").

Borrower owes Lender the principal sum of Two Hundred Eighty Nine Thousand and 00/100 Dollars (U.S. \$ 269,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on JANUARY 1, 2014

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in DOUGLAS County, Nevada:

LOT 4, in BLOCK A, as shown on the official map of SIERRA SHADOWS SUBDIVISION, filed for record in the office of the County Recorder of Douglas County, Nevada, on June 30, 1980, in Book 680, Page 3013, as Document No. 45811.

which has the address of 230 KINSEY WAY GENOA  
[Street] [City]  
Nevada 89411-0518 ("Property Address");  
[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the

NEVADA -Single Family-FNMA/FHLMC UNIFORM INSTRUMENT  
MB-2125 Rev. 4/96

Form 3025 9/90

(page 1 of 5 pages)

Initials: [Signature]

\*JQ, RZT\*  
\*JQ,RZT\*

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\*MB2125PG1\*  
\*MB2125PG1\*

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COPY

REQUESTED BY  
Peelle mgmt Corp  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

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BK0899PG0858

LINDA SLATER  
RECORDER  
\$9.00 PAID k2 DEPUTY