

CMI  
P.O. BOX 790002  
ST. LOUIS, MO 63179-0002  
CMI ACCOUNT # 8542100625  
PREPARED BY: E. BURPO

WHEN RECORDED, RETURN TO:  
STEWART TITLE OF DOUGLAS COUNTY  
PO BOX 2055  
STATELINE NV 89449

**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 AUG 31 1998 MADE BY MARSHA GENARD AND VERA GINSBURG, TRUSTOR TO CITIBANK SERVICE CORP, TRUSTEE FOR CITIBANK (NEVADA) N.A., BENEFICIARY WHICH DEED OF TRUST WAS RECORDED AUG 31 1998 AS DOCUMENT NO. 0448480, IN BOOK 0898, PAGE 7153, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA, HEREBY SUBSTITUTES CITICORP MORTGAGE INC, AS TRUSTEE IN LIEU OF THE TRUSTEE THEREIN.


LOT 47, BLK D, LAKEWOOD KNOLL ANNEX, DOUGLAS COUNTY, FILED ON MAY 12 1959 AS DOC 14378

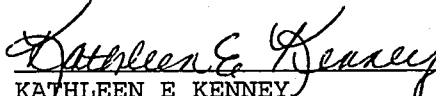
SAID NOTE, TOGETHER WITH ALL OTHER INDEBTEDNESS SECURED BY SAID DEED OF TRUST, HAS BEEN FULLY PAID AND SATISFIED, AND AS SUCCESSOR TRUSTEE, THE UNDERSIGNED DOES HEREBY RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, ALL THE ESTATE NOW HELD BY IT UNDER SAID DEED OF TRUST.

IN WITNESS WHEREOF WE HAVE HEREUNTO SET OUR HANDS ON AUGUST 6 1999.

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

CITICORP MORTGAGE, INC.

  
MARSHA A. KOVECSI  
ASSISTANT SECRETARY

  
KATHLEEN E KENNEY  
ASSISTANT VICE PRESIDENT

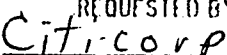


STATE OF MISSOURI )  
 ) ss  
COUNTY OF ST. LOUIS )

ON AUGUST 6 1999 PERSONALLY APPEARED BEFORE ME MARSHA A. KOVECSI AND KATHLEEN E KENNEY WHO BY ME DULY SWORN DID SAY, FOR HERSELF, THAT SHE, THE SAID MARSHA A. KOVECSI AND KATHLEEN E KENNEY 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 KATHLEEN E KENNEY DULY ACKNOWLEDGED TO ME THAT SAID CORPORATION EXECUTED THE SAME AND THAT THE SEAL AFFIXED IS THE SEAL OF SAID CORPORATION.




NOTARY PUBLIC  
S. HARLAN  
Notary Public - Notary Seal  
STATE OF MISSOURI  
ST. LOUIS COUNTY  
MY COMMISSION EXP. APR. 17, 2000

REQUESTED BY  
  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'99 AUG -9 P3:57

✓ Citicorp Mortgage, Inc.

0474133

LINDA SLATER  
RECORDER  
\$10<sup>00</sup> PAID  DEPUTY

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

BK0899PG1733