


When Recorded Mail to:  
CITIFINANCIAL FORMERLY COMMERCIAL CREDIT CORPORATION  
5039 SOUTH MCCARRAN BLVD  
RENO, NV 89502

## SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

That COMMERCIAL CREDIT CORPORATION as the owner and holder of the Note and Deed of Trust dated on JULY 30, 1999 made by, JOSEPH J. HEINAN AND KAREN L. HEINAN, HUSBAND AND WIFE AS JOINT TENANTS

Trustor, to COMMERCIAL CREDIT CORPORATION Beneficiary, which Deed of Trust was recorded on AUG 3, 1999, as Document No. 0473773, in Book 0899, of Official Records, DOUGLAS County, Nevada, hereby substitutes THEMSELVES as Trustee in lieu of the Trustee therein. 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.

Dated this 6 day of DECEMBER, 1999.

 12 6 99  
Date  
RONDA LEA SAMANTHA SMEESTER CSR  
FOR  
CITIFINANCIAL  
Date

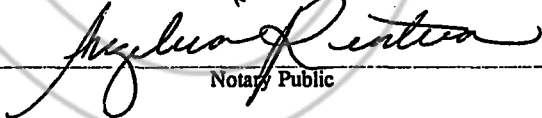
STATE OF NEVADA }  
County of WASHOE } ss.

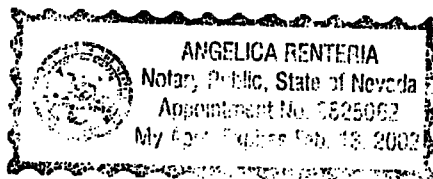
FORMERLY  
COMMERCIAL CREDIT CORPORATION

On DECEMBER 6, 1999 personally appeared before me, a Notary Public,

RONDA LEA SAMANTHA SMEESTER

personally known or proved to me to be the person whose name is subscribed to the above instrument and who acknowledged that he executed the above instrument

  
Notary Public



KAREN L. HEINAN  
NV 29457-6 3/99

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BK 1299PG 1363

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COPY

REQUESTED BY  
Citifinancial  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

1999 DEC -8 AM 11:43

LINDA SLATER  
RECORDER

\$ 11<sup>00</sup> PAID k2 DEPUTY

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