

CMI
P.O. BOX 790002
ST. LOUIS, MO 63179-0002
PARCEL # 03-112-07
CMI ACCOUNT # 8530100637
PREPARED BY: KAY ROBERTS

WHEN RECORDED, RETURN TO:
KRZYSZTOF WISINSKI
3185 DE LA CRUZ BLVD
SANTA CLARA, CA 95054-2405

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

THE UNDERSIGNED CITIMORTGAGE INC. F/K/A CITICORP MORTGAGE, INC., ATTORNEY IN FACT FOR CITIBANK FSB, AS THE OWNER AND HOLDER OF THE NOTE SECURED BY DEED OF TRUST DATED DECEMBER 18, 1998 MADE BY KRZYSZTOF WISINSKI, TRUSTOR TO NORTH AMERICAN TITLE, TRUSTEE FOR CITIBANK, FSB, BENEFICIARY WHICH DEED OF TRUST WAS RECORDED DECEMBER 24, 1998 AS DOCUMENT NO. 0457286, IN BOOK 1298, PAGE 5982, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA, HEREBY SUBSTITUTES CITIMORTGAGE INC, AS TRUSTEE IN LIEU OF THE TRUSTEE THEREIN.

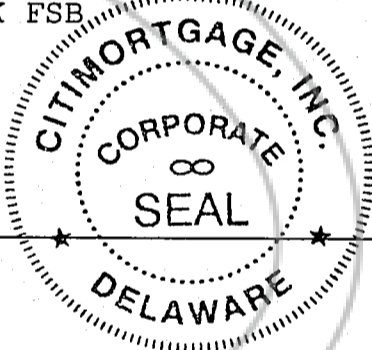
LOT 67, CAVE ROCK ESTATES UNIT 2, FILED FOR RECORD IN DOUGLAS COUNTY REC OFFICE, AS DOC #41604 ON JULY 29, 1968

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 FEBRUARY 21, 2001.

CITIMORTGAGE INC. F/K/A CITICORP MORTGAGE, INC., CITIMORTGAGE, INC.
ATTORNEY IN FACT FOR CITIBANK FSB

Christy Wildhaber
CHRISTY WILDHABER
VICE PRESIDENT

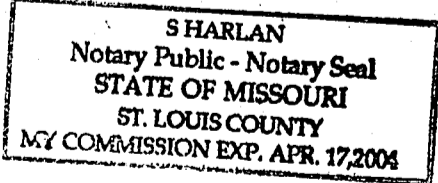


Claire Servini
CLAIRE SERVINI
ASSISTANT SECRETARY

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

ON FEBRUARY 21, 2001 PERSONALLY APPEARED BEFORE ME CHRISTY WILDHABER AND CLAIRE SERVINI WHO BY ME DULY SWORN DID SAY, FOR HERSELF, THAT SHE, THE SAID CHRISTY WILDHABER AND CLAIRE SERVINI IS THE VICE PRESIDENT OF CITIMORTGAGE INC. F/K/A CITICORP MORTGAGE, INC., ATTORNEY IN FACT FOR CITIBANK FSB, 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 CHRISTY WILDHABER AND CLAIRE SERVINI 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



REQUESTED BY
CMI
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2001 MAR -2 PM 2: 31

LINDA SLATER
RECORDER
\$15.00 PAID Ka DEPUTY

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