Recording Requested By: Chase Manhattan Mortgage Corporation

When Recorded Return To:

Anthony Citko PO BOX 3401 Stateline, NV 89449-3401

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Paid Accounts Department #:10831139 "Citko" Lender ID:378/441327 Douglas, Nevada

BANKERS TRUST COMPANY OF CALIFORNIA, N.A., BY: CHASE MANHATTAN MORTGAGE CORPORATION, ATTORNEY IN FACT is the Owner and Holder of the Note secured by the Deed of Trust dated 12/24/1997, made by ANTHONY A. CITKO AND CHRISTEL CITKO, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with CONSOLIDATED RECONVEYANCE COMPANY as Trustee, for the benefit of PACIFIC THRIFT AND LOAN COMPANY, ITS SUCCESSORS AND/OR ASSIGNS as Beneficiary, which said Deed of Trust was recorded on 12/31/1997 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0429610 Book 1297, Page 6112, wherein said Owner and Holder hereby substitutes CHASE MANHATTAN MORTGAGE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

-Assigned by PACIFIC THRIFT AND LOAN COMPANY, ITS SUCCESSORS AND/OR ASSIGNS TO BANKER'S TRUST COMPANY OF CALIFORNIA, N.A. Document To Be Recorded Concurrently Herewith

Assessor's/Tax ID No.: 07-294-03

Property Address: 164 Glen Court, Stateline, NV, 89449

IN WITNESS WHEREOF, BANKERS TRUST COMPANY OF CALIFORNIA, N.A., BY: CHASE MANHATTAN MORTGAGE CORPORATION, ATTORNEY IN FACT as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Bankers Trust Company of California, N.A., By: Chase Manhattan Mortgage Corporation,

attorney in fact

to be recorded concurrently herewith On June 22,/2001

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SSISTANT SECRETARY TELMA RUIZ

SEAL

The state of the

CHASE MANHATTAN MORTGAGE CORPORATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By CHASE MANHATTAN MORTGAGE CORPORATION as

Trustee

On June 22, 2001

VICE PRESIDENT CHERYL HASSOUN

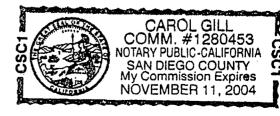
STATE OF California COUNTY OF San Diego

ON June 22, 2001, before me, Carol Gill, a Notary Public in and for San Diego County, in the State of California, personally appeared Telma Ruiz, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

my hand and offficial seal,

Carol Gill

Notary Expires/: 11/11/2004 #1280453



0519149

(This area for notarial seal)

Page 2 Substitution of Trustee and Full Reconveyance

STATE OF California COUNTY OF San Diego

ON June 22, 2001, before me, Carol Gill, a Notary Public in and for San Diego County, in the State of California, personally appeared Cheryl Hassoun, Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Carol Gill

Notary Expires: 11/11/2004 #1280453



(This area for notarial seal) Chase Manhattan Mortgage, 10790 Rancho Bernardo Rd, San Diego, CA 92127 ARJ-20010618-0042 NVDOUGL DOUGLAS NV BAT: 15983/10831139 KXNVSBR1

REQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO. NEVADA

2001 JUL 26 AM 9: 36

0519149 BK0701PG6558 LINDA SLATER
RECORDER

SMPAID BCDEPUTY