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TAX ID #:

This instrument must be recorded in:
DOUGLAS County, NV

Recording Requested By:
CALMCO SERVICING (CALMCO)
When Recorded Mail To:
Fidelity National LPS
PO Box 19523
Irvine, CA 92623-9523

Loan #: 1000231929 LPS #: 194842 Bin #: 10-2-01A

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, DLJ MORTGAGE CAPITAL, INC., BY IT'S ATTORNEY-IN-FACT CALMCO SERVICING, L.P. is the current holder of note dated: 03/30/1999, Original Amount: \$115427.64 where there was a Deed of Trust recorded 04/02/1999 as Instrument # 464802, Book: 0499 Page: 0310, and WESTERN TITLE is the present Trustee under said Deed of Trust, and SORAYA JON MAY is the trustor/grantor, and THE CIT GROUP / CONSUMER FINANCE, INC. is the original beneficiary, and

WHEREAS, said Deed of Trust was recorded in Official Records of DOUGLAS County, NV, and

WHEREAS, the undersigned desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 771 NORTH BOWL, STATELINE, NV 89449-

NOW THEREFORE, the undersigned beneficiary hereby substitutes DLJ MORTGAGE CAPITAL, INC., BY IT'S ATTORNEY-IN-FACT CALMCO SERVICING, L.P. as Trustee under said Deed of Trust.

DLJ MORTGAGE CAPITAL, INC., BY IT'S ATTORNEY-IN-FACT CALMCO SERVICING, L.P. as trustee, in accordance with provisions of said Deed of Trust, and the note having been fully satisfied, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder.

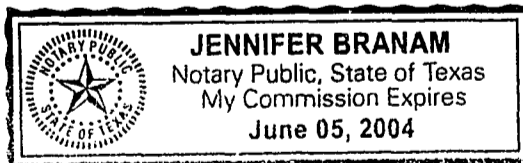
DLJ MORTGAGE CAPITAL, INC., BY IT'S ATTORNEY-IN-FACT CALMCO SERVICING, L.P.
On October 12, 2001

BY *Ali Haralson*
ALI HARALSON, SR. VICE PRESIDENT

STATE OF TX
COUNTY OF TRAVIS

On October 12, 2001 before me, JENNIFER BRANAM, a Notary Public in and for TRAVIS County in the State of TX, personally appeared ALI HARALSON, SR. VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.
WITNESS MY hand and official seal.

Jennifer Branam
JENNIFER BRANAM
Notary Public



Nevada.doc

(MIN#:)

12/30/1899\12/30/1899

Mail Tax Statement To:

SORAYA JON MAY, 771 NORTH BOWL, STATELINE, NV 92623-9523

REQUESTED BY
Fidelity National
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2001 NOV 13 AM 10: 04

LINDA SLATER
RECORDER

\$ 17.00 PAID K2 DEPUTY

0527499
BK 1101 PG 3355