

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

CitiFinancial, Inc. 209, LLC, Successor in Interest through Merger to Associates Mortgage Corporation, Successor in Interest through Merger to Avco Mortgage Corporation, the Owner and holder of the Note secured by the Deed of Trust dated September 25, 1996, made by ERIC J. OLSEN and MARY LEW OLSEN, husband and wife, Trustors, to WESTERN TITLE SERVICE as Trustee, for the benefit of Avco Mortgage Corporation as Beneficiary, which Deed of Trust was recorded in the Office of the County Recorder of DOUGLAS County, Nevada as Document #397762, Book 1096, Page 0069-71, hereby substitutes R. Stephen Nichols as Trustee in lieu of the above named Trustee under said Deed of Trust.

R. Stephen Nichols 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 to the PERSON OR PERSONS LEGALLY ENTITLED THERETO, but without warranty, all the estate, title and interest now held by its under said Deed of Trust.

IN WITNESS WHEREOF, said Owner and R. Stephen Nichols has caused this instrument to be executed by their duly authorized agent, this 27th day of NOVEMBER, 2001.

Citifinancial, Inc. 209, LLC,  
Successor In Interest Through Merger  
To Associates Mortgage Corporation,  
Successor In Interest Through Merger  
To AVCO MORTGAGE CORPORATION

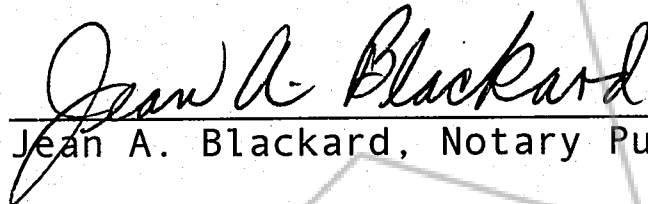
SEAL

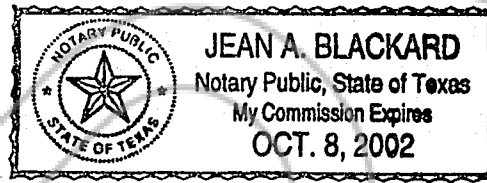
BY: *[Signature]*  
A. W. VILLANI  
ITS: Vice President

*[Signature]*  
R. Stephen Nichols  
Substitute Trustee

STATE OF TEXAS )  
COUNTY OF DALLAS)

On this 27th day of November, 2001, personally appeared before me, a Notary Public in and for said County and State, A. W. Villani and R. Stephen Nichols, known to me to be the persons described in and who executed the foregoing instrument, who acknowledged to me that they executed the same freely and voluntarily and for the uses and purposes therein mentioned.

  
Jean A. Blackard, Notary Public



COPIES

REQUESTED BY  
**STEWART TITLE of DOUGLAS COUNTY**

IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2001 DEC 12 AM 10:06

LINDA SLATER  
RECORDER

\$ 18<sup>00</sup> PAID K2 DEPUTY

0529852  
BK 1201 PG 3685