When Recorded Mail to: (LHGMARLAC 5039 MCCARRAM RECORD NV 89502 Mail Tax Statements to: 6HRISTOPHER AND JOYCE HOWELL

GARDNERVILLE, NEVADA 89410

629 BLUEROCK ROAD

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Trustor, to CITIFINANCIAL, INC. FORMERLY ASSOCIATES NOTE ASSOC	That <u>CITIFINANCIAL</u> , INC.	as the
Trustor, to CITIFINANCIAL, INC. FORMERLY ASSOCIATES MOREGAGE Trustor, to CITIFINANCIAL, INC. FORMERLY ASSOCIATES MOREGAGE. Prints was recorded on APRIL23, 1996, as Document No. 386091 , in Book 0496 , of Official Records, MANDER 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 25 day of JULY , 2002 Kory Morgan as Vice-President of Citifinancial Date Kory Morgan as Vice-President of Citifinancial Date STATE OF NEVADA County of WASHOE On 7-2-02 personally appeared before me, a Notary Public, KORY MORGAN personally known or proved to me to be the person whose name is subscribed to the above instrument and who acknowledged that (he	owner and holder of the Note and Deed of Trust dated on APRIL 18th, 1996	made by
Trustor, to CITIFINANCIAL, INC. FORMERLY ASSOCIATES NOTEWAS 2002. Beneficiary, which Deed of Trust was recorded on APRIL23, 1996, as Document No. 386091 , in Book 0496 , of Officia 4321	CHRISTOPHER HOWELL, JOYCE E. HOWELL, HUSBAND AND WIFE AS JOINT TENAN	TS
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Trust was recorded on APRIL23, 1996, as Document No.386091 , in Book 0496 , of Official Records, WASHOEK 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 25 day of JULY , 2002 Kory Morgan as Vice-President of Citifinancial Date STATE OF NEVADA County of WASHOE Date O2 personally appeared before me, a Notary Public, KORY MORGAN whose name is subscribed to the above instrument and who acknowledged that the corson whose name is subscribed to the above instrument and who acknowledged that the correct of		ary, which Deed or
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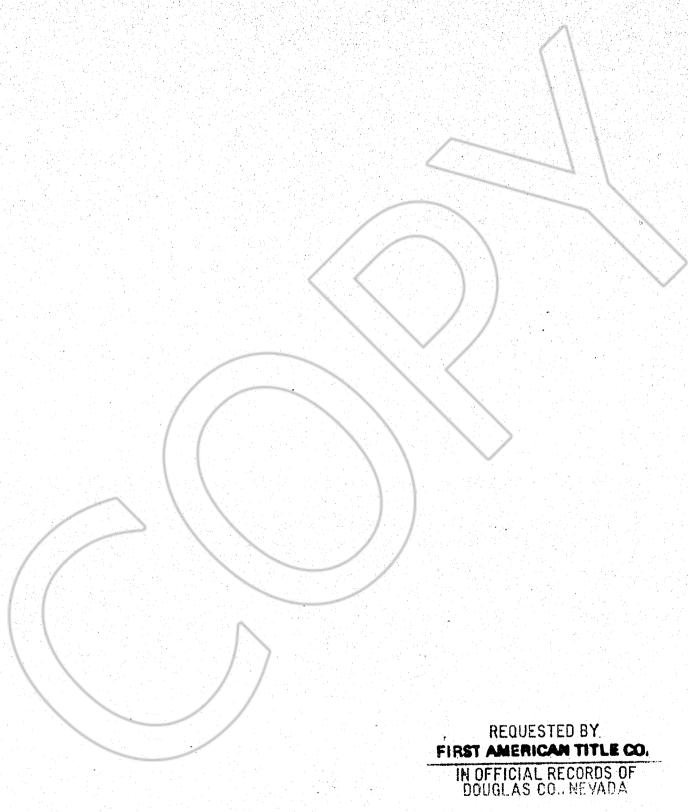
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PATRICIA E. DAU COUNTY OF LYON

99-38856-12 My appointment expires August 31, 2003



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