

**When Recorded Mail to:**

CITIFINANCIAL  
5039 McCARRAN  
ROAD NV 89502

**Mail Tax Statements to:**

CHRISTOPHER AND JOYCE HOWELL  
629 BLUEROCK ROAD  
GARDNERVILLE, NEVADA 89410

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

That CITIFINANCIAL, INC. as the  
owner and holder of the Note and Deed of Trust dated on APRIL 18th, 1996 made by,  
CHRISTOPHER HOWELL, JOYCE E. HOWELL, HUSBAND AND WIFE AS JOINT TENANTS

MORTGAGE

Trustor, to CITIFINANCIAL, INC. FORMERLY ASSOCIATES ~~NOTES~~ CO. Beneficiary, which Deed of  
Trust was recorded on APRIL 23, 1996, as Document No. 386091, in Book 0496, of Official  
Records, DOUGLAS County, Nevada, hereby substitutes THEMSELVES

PAGE 4321

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  
THERE TO**, all the estate now held by it under said Deed of Trust.

Dated this 25 day of JULY, 2002.

Kory Morgan 7-25-02  
Date

Kory Morgan as Vice-President of Citifinancial, Inc  
Date

STATE OF NEVADA

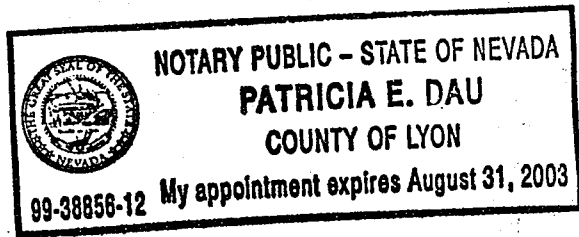
County of WASHOE } ss.

On 7-25-02 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  
executed the above instrument.

Patricia E. Dau  
Notary Public

0548382



COPY

REQUESTED BY  
**FIRST AMERICAN TITLE CO.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2002 JUL 31 AM 11:36

LINDA SLATER  
RECORDER

\$18<sup>00</sup> PAID *KJ* DEPUTY

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BK0702PG10116