

When Recorded Main to
CITIFINANCIAL
5039 S. McCARRAN BLVD
RENO, NV 89502

Citifinancial
5039 S. McCARRAN Blvd.
Reno, NV 89502

Mail Tax Statements to:

GORDON A KULIS
1302 PETAR DR
GARDNERVILLE NV 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 MAY 9, 2001 made by,
GORDON A. KULIS AND PATRICIA J. KULIS, HUSBAND AND WIFE AS JOINT TENANTS

Trustor, to CITIFINANCIAL, INC. Beneficiary, which Deed of
Trust was recorded on 5/15/2001, as Document No. 0514203, in Book _____, of Official
Records, DOUGLAS 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
THERE TO**, all the estate now held by it under said Deed of Trust.

Dated this 4 day of SEPTEMBER, 2002.

Patricia E. Daw

VICE PRESIDENT OF MORTGAGE RELEASES Date

Date

STATE OF NEVADA }
County of WASHOE } ss.

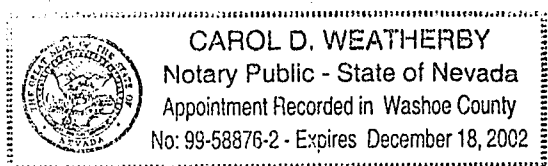
On 9-4-02 personally
appeared before me, a Notary Public,

Patricia E. Daw

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.

Carol D. Weatherby

Notary Public



0551534

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COPY

REQUESTED BY
Citi financial
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 SEP -6 AM 9: 57

LINDA SLATER
RECORDER

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