Recording Requested By: CITIMORTGAGE, INC.

When Recorded Return To:

BRIAN C KNEIS 1044 RAMONA AVE SAN JOSE, CA 95125-0000

0200299627

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE CITIMORTGAGE, INC. #:0200299627 "KNEIS" Lender ID:5502/1658003509 Douglas, Nevada MADISON DIVIDENDS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 03/30/1992, made by BRIAN C. KNEIS, AN UNMARRIED MAN AND MICHAEL J. FERNANDEZ, A SINGLE MAN as Trustor, with MADISON DIVIDENDS, INC. as Trustee, for the benefit of CENTRAL PACIFIC MORTGAGE COMPANY as Beneficiary, which said Deed of Trust was recorded 04/15/1992 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 492 Page/Folio: 2710 as Instrument No.: 276043 wherein said Owner and Holder hereby substitutes CITIMORTGAGE, INC. as Trustee in lieu of the above-named Trustee under said Deed of

Property Address: 759 BOULDER COURT #L, STATELINE, NV 89449-0000

IN WITNESS WHEREOF, MADISON DIVIDENDS, INC. 27555 FARMINGTON ROAD, FARMINGTON HILLS, MI 48334 as owner and CITIMORTGAGE, INC. 27555 FARMINGTON ROAD, , FARMINGTON HILLS, MI 48334 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

MADISON DIVIDENDS, INC. On December 26th, 2002

P REEDER, Assistant Secretary

STATE OF Michigan COUNTY OF Oakland

Notary Expires: /

On December 26th, 2002, before me, the undersigned a Notary Public in and for Oakland County in the State of Mlchigan, personally appeared P REEDER, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument executed the instrument.

WITNESS my hand and official seal

CAROLYN FARKAS

Motary Public, Oakland County, MI
My Commission Expires 03-06-2008

(This area for notarial seal)

CITIMORTGAGE, INC. 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 without warranty to the person or pesons legally entitled thereto all estate now held by it under said Deed of Trust.

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE - Page 2 of 2

By CITIMORTGAGE, INC. as Trustee On December 26th, 2002

P REEDER, ASSISTANT SECRETARY

peed



STATE OF Michigan COUNTY OF Oakland

On December 26th, 2002, before me, the undersigned a Notary Public in and for Oakland County in the State of Michigan, personally appeared P REEDER, ASSISTANT SECRETARY, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument executed the instrument.

Notary Expires:

CAROLYN FARKAS Notary Public, Oakland County, MI My Commission Expires 03-06-2008

(This area for notarial seal)

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REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO. MEVADA

2003 JAN 31 AM 9: 45

WEARER CHRISTEN
RECORDER

***PAIR**

***PAIR PAID & DEPUTY

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