Recording Requested By: CITIMORTGAGE, INC.

When Recorded Return To:

ERICK L. NEWELL 3562 ONYX CT CARSON CITY, NV 89705-0000

0702067914

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0702067914 "NEWELL" Lender ID:8008/0702067914 Douglas, Nevada MERS #: 100011507020679147 VRU #: 1-888-679-6377

MADISON DIVIDENDS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 03/22/1999, made by ERICK L. NEWELL AND CHRISTINE NEWELL, HUSBAND AND WIFE, AS JOINT TENANTS as Trustor, with MADISON DIVIDENDS, INC. as Trustee, for the benefit of SOURCE ONE MORTGAGE SERVICES CORPORATION as Beneficiary, which said Deed of Trust was recorded 07/29/1999 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0799 Page/Folio: 5088 as Instrument No.: 0473402 wherein said Owner and Holder hereby substitutes CITIMORTGAGE, INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 3562 ONYX CT, CARSON CITY, NV 89705-0000

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 January 23rd, 2003

RUTH STRAND, Assistant Secretary

STATE OF Michigan COUNTY OF Oakland

On January 23rd, 2003, before me, the undersigned a Notary Public in and for Oakland County in the State of Michigan, personally appeared RUTH STRAND, 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.

WITNESS my hand and official seal,

Notary Expires: / /

ROSALEEN ZOL!
Notary Public, Wayne County, MI
Acting in Oakland County
My Commission Expires 9-14-2005

(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.

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE - Page 2 of 2

By CITIMORTGAGE, INC. as Trustee On January 23rd, 2003

RUTH STRAND, ASSISTANT SECRETARY



STATE OF Michigan COUNTY OF Oakland

On January 23rd, 2003, before me, the undersigned a Notary Public in and for Oakland County in the State of Michigan, personally appeared RUTH STRAND, 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.

WITNESS my hand and official seal,

Notary Expires: /

Notary Public, Wayne County, Mi Acting in Oakland County My Commission Expires 9-14-2005

(This area for notarial seal)

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REQUESTED BY

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WERNER CHRISTEN RECORDER

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