

Recording Requested By:
CITIMORTGAGE, INC.

When Recorded Return To:

✓ DAVID HARVEY
PO BOX 3178
GARDNERVILLE, NV 89410-3178

8080071091

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

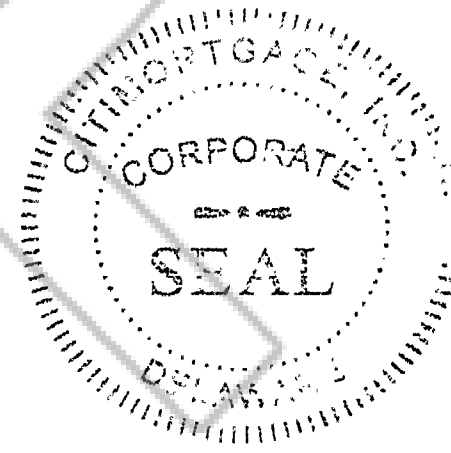
CITIMORTGAGE, INC. #:8080071091 "HARVEY" Lender ID:8080071091 Douglas, Nevada
CITIMORTGAGE INC. F/K/A CITICORP MORTGAGE INC. ATTORNEY IN FACT FOR STATE STREET BANK AND TRUST COMPANY, AS TRUSTEE is the Owner and Holder of the Note secured by the Deed of Trust Dated: 02/05/1998, made by DAVID HARVEY AND EVELYNE HARVEY, HUSBAND AND WIFE as Trustor, with STEWART TITLE as Trustee, for the benefit of ELLIOT AMES, INC., A CALIFORNIA CORPORATION as Beneficiary, which said Deed of Trust was recorded 02/11/1998 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0298 Page/Folio: 1970 as Instrument No.: 0432461 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 : 144 SUMMIT RIDGE ROAD, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, CITIMORTGAGE INC. F/K/A CITICORP MORTGAGE INC. ATTORNEY IN FACT FOR STATE STREET BANK AND TRUST COMPANY, AS TRUSTEE 27555 FARMINGTON RD., 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;

CITIMORTGAGE INC. F/K/A CITICORP MORTGAGE INC. ATTORNEY IN FACT FOR STATE STREET BANK AND TRUST COMPANY, AS TRUSTEE "Power of Attorney has been sent for recording on 12/24/02." On December 3rd, 2002

By: [Signature]
S. PINKERTON, Assistant Secretary



STATE OF Michigan
COUNTY OF Oakland

On December 3rd, 2002, before me, the undersigned a Notary Public in and for Oakland County in the State of Michigan, personally appeared S. PINKERTON, 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,

[Signature]

Notary Expires: / /

Lisa M. Peruchietti
Notary Public, Wayne County, MI
Acting in Oakland County
My Commission Expires Sept. 12, 2005

SEAL

(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

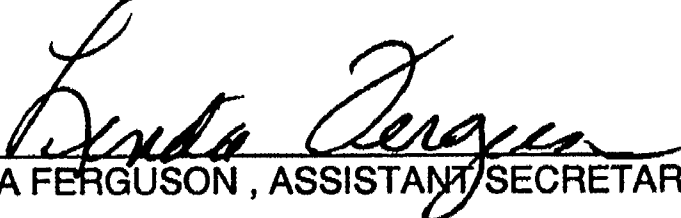
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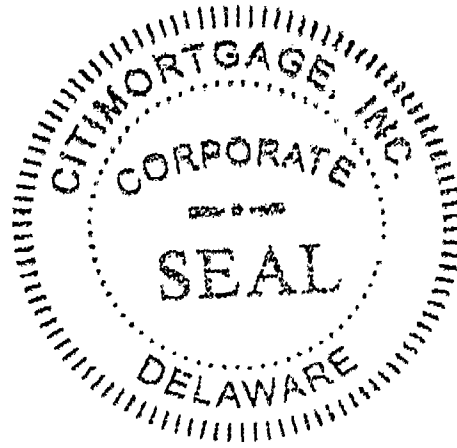
0567897

BK0203PG09338

Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By CITIMORTGAGE, INC. as Trustee
On December 3rd, 2002


LINDA FERGUSON, ASSISTANT SECRETARY



STATE OF Michigan
COUNTY OF Oakland

On December 3rd, 2002, before me, the undersigned a Notary Public in and for Oakland County in the State of Michigan, personally appeared LINDA FERGUSON, 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: / /

Lisa M. Peruchietti
Notary Public, Wayne County, MI
Acting in Oakland County
My Commission Expires Sept. 12, 2005

SEAL

(This area for notarial seal)

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REQUESTED BY
Citi mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 FEB 24 AM 10:02

WERNER CHRISTEN
RECORDER

\$ 18 PAID K2 DEPUTY

0567897

BK0203PG09339