Assessor's/Tax ID No. 1320-29-111-054

Recording Requested By: CITIFINANCIAL MORTGAGE COMPANY, INC.

When Recorded Return To:

WANDA JONES ASSOCIATES HOME EQUITY P. O. BOX 140969 IRVING, TX 75014-9946

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CitiFinancial Mortgage #:0002390437 "MCKIE" Lender ID:11012/UNKNOWN Douglas, Nevada ASSOCIATES HOME EQUITY SERVICES, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 09/03/1999, made by ROBERT MCKIE AND EUNICE LOUISE MCKIE, HUSBAND AND WIFE, AS JOINT TENANTS as Trustor, with STEWART TITLE as Trustee, for the benefit of ASSOCIATES HOME EQUITY SERVICES, INC. as Beneficiary, which said Deed of Trust was recorded 09/03/1999 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0999 Page/Folio: 2083 as Instrument No.: 0476359 wherein said Owner and Holder hereby substitutes CITIFINANCIAL MORTGAGE COMPANY, INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1828 WHITE PINE WAY, MINDEN, NV 89423

IN WITNESS WHEREOF, ASSOCIATES HOME EQUITY SERVICES, INC. 3113 SKYWAY CIRCLE NORTH, IRVING, TX 75038 as owner and CITIFINANCIAL MORTGAGE COMPANY, INC. P. O. BOX 140969, , IRVING, TX 75014 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

ASSOCIATES HOME EQUITY SERVICES, INC. On February 17th, 2003

N. SOJO, Assistant Vice-President

STATE OF Texas COUNTY OF Dallas

On February 17th, 2003, before me, NORELY CARMONA, a Notary Public in and for Dallas in the State of Texas, personally appeared N. SOTO, Assistant Vice-President, 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

NORELÝ CÁRMONA Notary Expires: 05/07/2005 Norely Carmona
Notary Public, State of Texas
My Comm. Expires 05/07/05

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE - Page 2 of 2

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.

By CITIFINANCIAL MORTGAGE COMPANY, INC. as Trustee On February 17th, 2003

By:

N. SOTO, ASSISTANT VICE PRESIDENT

STATE OF Texas
COUNTY OF Dallas

On February 17th, 2003, before me, NORELY CARMONA, a Notary Public in and for Dallas in the State of Texas, personally appeared N. SOTO, ASSISTANT VICE PRESIDENT, 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,

NORELY CARMONA

Notary Expires: 05/07/2005



Norely Carmona Notary Public, State of Texas My Comm. Expires 05/07/05

(This area for notarial seal)

NVDOUGL_TRUST_SUB*

2003 FEB 25 AM 9: 25

WERNER LHKISTER
RECORDER

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