Assessor's/Tax ID No. 1420-33-312-013

Recording Requested By: CITIFINANCIAL MORTGAGE COMPANY, INC.

When Recorded Return To:

WANDA JONES CITIFINANCIAL MORTGAGE CO., IN P. O. BOX 140969 IRVING, TX 75014-9946

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CitiFinancial Mortgage #:5000170810 "EPPS" Lender ID:11012/UNKNOWN Douglas, Nevada
Citifinancial Mortgage Company, Inc. is the Owner and Holder of the Note secured by the Deed of Trust Dated:
11/20/2001, made by EDWARD J. EPPS AND DEBRA A. EPPS, HUSBAND AND WIFE, AS JOINT TENANTS as
Trustor, with STEWART TITLE CO. as Trustee, for the benefit of GREAT WESTERN FINANCIAL SERVICES, INC.
as Beneficiary, which said Deed of Trust was recorded 11/26/2001 in the Office of the County Recorder of Douglas
State of Nevada, in Book/Reel/Liber: 1101 Page/Folio: 7744 as Instrument No.: 0528472 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: 2685 PONCHO COURT, MINDEN, NV 89423-0000

IN WITNESS WHEREOF, Citifinancial Mortgage Company, Inc. 3232 W. ROYAL LANE, IRVING, TX 75063 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;

Citifinancial Mortgage Company, Inc.

On May 13th, 2003

N. SOTO, Assistant Vice-President

STATE OF Texas COUNTY OF Dallas

On May 13th, 2003, before me, LATONIA WOODS, a Notary Public in and for Dallas County, 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

LATONIA WOODS

Notary Expires: 11/06/2005

LATONIA WOODS
NOTARY PUBLIC
State of Texas
Comm. Exp. 11-08-2005

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 May 13th, 2003

By:

N. SOTO , ASST. VICE PRESIDENT

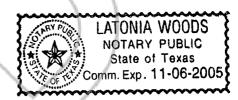
STATE OF Texas
COUNTY OF Dallas

On May 13th, 2003, before me, LATONIA WOODS, a Notary Public in and for Dallas County, in the State of Texas, personally appeared N. SOTO, ASST. 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.

WITNES≸ my ḥand and official seal,

LATONIA WOODS

Notary Expires: 11/06/2005



(This area for notarial seal)

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NVDOUGL_TRUST_SUB*

IN OFFICIAL RECORDS OF DOUGLAS CO. STADA

2003 MAY 20 AM 9: 15

WERNER CHRISTEM
RECORDER

PAID 1 DEPUTY

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