Assessor's/Tax ID No. 1220-16-310-021

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 #:0003628169 "MCCORMICK" Lender ID:CHARGEOFF Douglas, Nevada
ASSOCIATES HOME EQUITY SERVICES, INC. is the Owner and Holder of the Note secured by the Deed of Trust
Dated: 04/08/2000, made by JAMES DANIEL MCCORMICK AND ADELE G MCCORMICK, HUSBAND AND WIFE
AS JOINT TENANTS as Trustor, with MARSHA FOGLE as Trustee, for the benefit of ASSOCIATES HOME EQUITY
SERVICES, INC. as Beneficiary, which said Deed of Trust was recorded 05/12/2000 in the Office of the County
Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0500 Page/Folio: 2833 as Instrument No.: 491879
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: 1271 REDWOOD CIR APT 5, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, ASSOCIATES HOME EQUITY SERVICES, 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;

ASSOCIATES HOME EQUITY SERVICES, INC.

On May 22nd, 2003

V. BROWN, Assistant Vice-President

*TMA*TREVINO ALLEN*05/22/2003 04:24:23 PM* THAS01THAS0000000000000217169** NVDOUGL* 0003628169

NVDOUGL_TRUST_SUB **TMATHAS

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Texas COUNTY OF Dallas

On May 22nd, 2003, before me, DEBORAH L MCALLISTER, a Notary Public in and for Dallas in the State of Texas, personally appeared V. BROWN, 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 .

DEBORAH L MCALLISTER Notary Expires: 12/02/2006



CITIFINANCIAL MORTGAGE COMPANY, 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.

By CITIFINANCIAL MORTGAGE COMPANY, INC. as Trustee On May 22nd, 2003

V. BROWN, ASSISTANT VICE PRESIDENT

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NVDOUGL_TRUST_SUB **TMATHAS

STATE OF Texas COUNTY OF Dallas

On May 22nd, 2003, before me, DEBORAH L MCALLISTER, a Notary Public in and for Dallas in the State of Texas, personally appeared V. BROWN, 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,

DEBORAH L MCALLISTER Notary Expires: 12/02/2006



(This area for notarial seal)

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WERNER CHRISTEN RECORDER

19 PAID 45 BEPUTY

Assessor's/Tax ID No. 1220-16-310-021

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 #:0003628169 "MCCORMICK" Lender ID:CHARGEOFF Douglas, Nevada ASSOCIATES HOME EQUITY SERVICES, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 04/08/2000, made by JAMES DANIEL MCCORMICK AND ADELE G MCCORMICK, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with MARSHA FOGLE as Trustee, for the benefit of ASSOCIATES HOME EQUITY SERVICES, INC. as Beneficiary, which said Deed of Trust was recorded 05/12/2000 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0500 Page/Folio: 2833 as Instrument No.: 491879 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: 1271 REDWOOD CIR APT 5, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, ASSOCIATES HOME EQUITY SERVICES, 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;

ASSOCIATES HOME EQUITY SERVICES, INC. On May 22nd, 2003

V. BROWN, Assistant Vice-President

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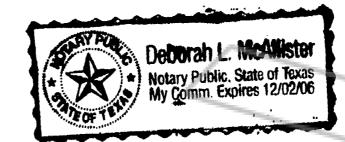
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Texas COUNTY OF Dallas

On May 22nd, 2003, before me, DEBORAH L MCALLISTER, a Notary Public in and for Dallas in the State of Texas, personally appeared V. BROWN, 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,

DEBORAH L MCALLISTER Notary Expires: 12/02/2006



CITIFINANCIAL MORTGAGE COMPANY, 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.

By CITIFINANCIAL MORTGAGE COMPANY, INC. as Trustee On May 22nd, 2003

V. BROWN , ASSISTANT VICE PRESIDENT

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NVDOUGL_TRUST_SUB **TMATHAS

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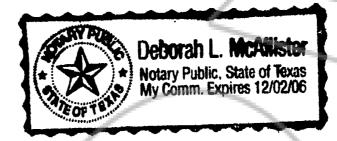
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF Texas COUNTY OF Dallas

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WITNESS my hand and official seal,

DEBORAH L MCALLISTER Notary Expires: 12/02/2006



(This area for notarial seal)

*TMA*TREVINO ALLEN*05/22/2003 04:24:24 PM* THAS01THAS0000000000000017169** NVDOUGL* 0003628169

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2003 JUN -3 PM 1: 16

WERNER CHRISTEN RECORDER

19 PAID AS DEPUTY