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Assessor's/Tax ID No. 27-741-07

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 #:0002387088 "MORIN" Lender ID:11008/ESERVE Douglas, Nevada
ASSOCIATES HOME EQUITY SERVICES, INC. is the Owner and Holder of the Note secured by the Deed of Trust
Dated: 05/14/1998 , made by KENNETH J. MORIN AND GEORGIA J. MORIN HUSBAND AND WIFE AS JOINT
TENANTS WITH RIGHTS TO SURVIORSHIP as Trustor, with FIRST AMERICAN TITLE COMPANY as Trustee, for
the benefit of ASSOCIATES HOME EQUITY SERVICES, INC. as Beneficiary, which said Deed of Trust was
recorded 05/19/1998 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0598
Page/Folio: 3702 as Instrument No.: 0439951 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 : 957 DRESSLERVILLE RD, 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 27th, 2003

By: *V. Brown*
V. BROWN, Assistant Vice-President


0578718

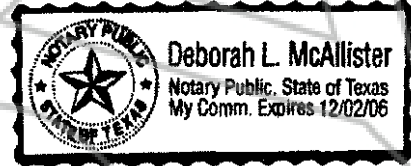
BK0603PG00925

STATE OF Texas
COUNTY OF Dallas

On May 27th, 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 persons legally entitled thereto all estate now held by it under said Deed of Trust.

By CITIFINANCIAL MORTGAGE COMPANY, INC. as Trustee
On May 27th, 2003


V. BROWN, ASSISTANT VICE PRESIDENT

0578718

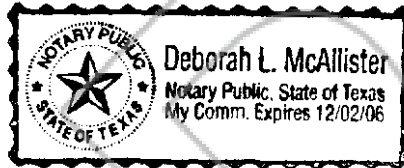
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STATE OF Texas
COUNTY OF Dallas

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WITNESS my hand and official seal,

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DEBORAH L MCALLISTER
Notary Expires: 12/02/2006



(This area for notarial seal)

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*VXW*VXWTHAS*

REQUESTED BY
C. Financial
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 JUN -3 PM 1:18

WERNER CHRISTEN
RECORDER

\$ *19.00* PAID *W* DEPUTY

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ASSOCIATES HOME EQUITY SERVICES, INC.
On May 27th, 2003

By: V. Brown
V. BROWN, Assistant Vice-President

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*VXW*VXWTHAS*

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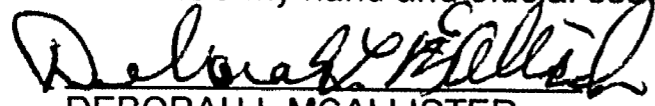
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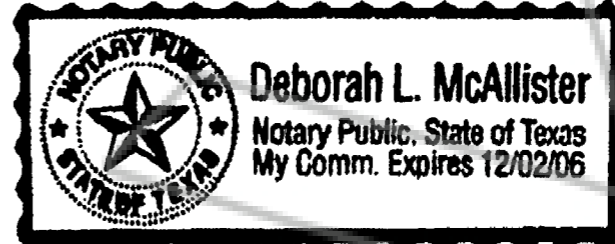
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WITNESS my hand and official seal.


DEBORAH L MCALLISTER
Notary Expires: 12/02/2006



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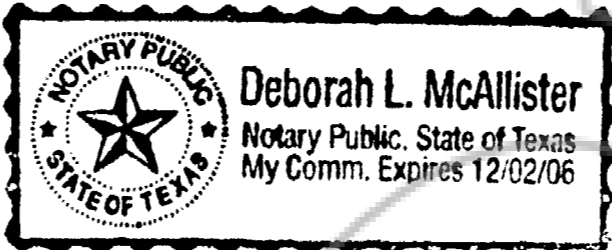
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Deborah L. McAllister
DEBORAH L MCALLISTER
Notary Expires: 12/02/2006



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COPIED

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REQUESTED BY:
Citizensial
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 JUN -3 PM 1: 18

WERNER CHRISTEN
RECORDER

\$ *19.00* PAID *HS* DEPUTY

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