Assessor's/Tax ID No. 1420-28-210-009

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
381324 "METCALF" Lender ID:11012/UNKNOWN Douglas, Nevada CitiFinancial Mortgage #:5000381324 Citifinancial Mortgage Company, Inc. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 07/17/2002, made by CHET R. METCALF, AN UNMARRIED MAN as Trustor, with FIRST CENTENNIAL TITLE as Trustee, for the benefit of CITIFINANCIAL MORTGAGE COMPANY, INC. as Beneficiary, which said Deed of Trust was recorded 07/18/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0702 Page/Folio: 05397 as Instrument No.: 0547388 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: 1287 HERMOSA 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 21st, 2003

. Brown V. BROWN, Assistant Vice-President

STATE OF Texas COUNTY OF Dallas

On May 21st, 2003, before me, NORELY CARMONA, 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

CARMONA

Notary Expires: 0\$/07/2005

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

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 NVDOUGL_TRUST_SUB*

0578719

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 21st, 2003

Ву:

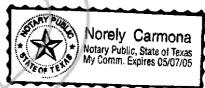
V. BROWN , ASSISTANT VICE PRESIDENT

STATE OF Texas COUNTY OF Dallas

On May 21st, 2003, before me, NORELY CARMONA, 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 harrol and official seal;

NORELY CARMONA Notary Expires: 05/07/2005



(This area for notarial seal)

NVDOUGL_TRUST_SUB*

REQUESTED BY.

IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

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Assessor's/Tax ID No. 1420-28-210-009

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When Recorded Return To:

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

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Citifinancial Mortgage Company, Inc.

By:_

V. BROWN, Assistant Vice-President

STATE OF Texas COUNTY OF Dallas

On May 21st, 2003

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WITNESS my hand and official seal,

NORELY CARMONA

Notary Expires: 0\$/07/2005

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

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE - Page 2 of 2

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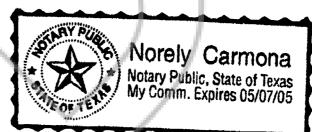
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(This area for notarial seal)

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REQUESTED BY.

IN OFFICIAL RECORDS OF

2003 JUN -3 PM 1: 20

WERNER CHRISTEN RECORDER

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