

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, SCOTT T. GUDMUNDSON, Trustor, FIRST AMERICAN TITLE CO Trustee, and THE CIT GROUP/CONSUMER FINANCE, INC. the Beneficiary, under that certain Deed of Trust dated APRIL 23, 1997, and recorded MAY 6, 1997, in Instrument #0411956, BOOK 0597, PAGE 0799, in the official Records of the County of DOUGLAS, State of NEVADA and

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of FIRST AMERICAN TITLE CO, now therefore, the undersigned hereby substitutes THE CIT GROUP/CONSUMER FINANCE, INC. as Trustee under said Deed of Trust and FRANK G. DAUDIER, (signee) as the substituted Trustee does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held thereunder.

WHEREAS, In having been requested in writing, by the holder of the obligations secured by said deed of trust, to reconvey the estate granted to the substituted trustee under said deed of trust, DOES HEREBY RECONVEY to the persons legally entitled thereto, without warranty, all the estate, title and interest acquired by substituted trustee under said deed of trust.

THE CIT GROUP/CONSUMER FINANCE, INC.

THE CIT GROUP/CONSUMER FINANCE, INC.

Cathy Ostrander
 Beneficiary
 CATHY OSTRANDER, Assistant Vice President

Frank G. Daudier
 Substituted Trustee
 FRANK G. DAUDIER, Vice President

STATE OF NEW JERSEY)
) SS
 COUNTY OF BURLINGTON)

(corp. seal)

On May 30, 2003 before me, the undersigned a Notary Public in and for said State, personally appeared CATHY OSTRANDER, Assistant Vice President of THE CIT GROUP/CONSUMER FINANCE, INC., and FRANK G. DAUDIER, Vice President as Substituted Trustee, personally known to me to be the persons whose names subscribed to the within instrument and acknowledged that they executed the same.

WITNESS my hand and official seal.

Frances B. Albertson
 Notary Public: FRANCES B. ALBERTSON

My Commission Expires: 1/17/08

When Recorded Return To: SCOTT T. GUDMUNDSON
 P O BOX 1381
 ZEPHYR COVE, NV 89448-0000
 CIT Account Number: 00009229507299 Frances B. Albertson

REQUESTED BY
CIT Group
 IN OFFICIAL RECORDS OF
 DOUGLAS CO. NEVADA

2003 JUN -9 AM 9: 59

WERNER CHRISTEN
 RECORDER

\$ 17.00 PAID *Ka* DEPUTY

CR1063

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SEAL

SEAL

✓ The CIT Group/ Consumer Finance, Inc.
Servicing Department
Suite 8202
8000 Sagemore Drive
Marlton, NJ 08053
800-772-9760

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WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of FIRST AMERICAN TITLE CO, now therefore, the undersigned hereby substitutes THE CIT GROUP/CONSUMER FINANCE, INC. as Trustee under said Deed of Trust and FRANK G. DAUDIER, (signee) as the substituted Trustee does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held thereunder.

WHEREAS, In having been requested in writing, by the holder of the obligations secured by said deed of trust, to reconvey the estate granted to the substituted trustee under said deed of trust, DOES HEREBY RECONVEY to the persons legally entitled thereto, without warranty, all the estate, title and interest acquired by substituted trustee under said deed of trust.

THE CIT GROUP/CONSUMER FINANCE, INC.

Cathy Ostrander
Beneficiary
CATHY OSTRANDER, Assistant Vice President

THE CIT GROUP/CONSUMER FINANCE, INC.

Frank G. Daudier
Substituted Trustee
FRANK G. DAUDIER, Vice President

STATE OF NEW JERSEY)

) SS

(corp. seal)

COUNTY OF BURLINGTON)

On May 30, 2003 before me, the undersigned a Notary Public in and for said State, personally appeared CATHY OSTRANDER, Assistant Vice President of THE CIT GROUP/CONSUMER FINANCE, INC., and FRANK G. DAUDIER, Vice President as Substituted Trustee, personally known to me to be the persons whose names subscribed to the within instrument and acknowledged that they executed the same.

SEAL

WITNESS my hand and official seal.

Frances B. Albertson
Notary Public: FRANCES B. ALBERTSON

My Commission Expires: 1/17/08

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