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Assessor's/Tax ID No. 1220-16-116-016

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 #:0001984766 "HILL" Lender ID:11012/ESERVE Douglas, Nevada
Citifinancial Mortgage Company, Inc. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 05/22/2001, made by JO ELLEN HILL AND MARK HILL, WIFE AND HUSBAND AS JOINT TENANTS as Trustor, with FIRST AMERICAN TITLE as Trustee, for the benefit of MLSG, INC. as Beneficiary, which said Deed of Trust was recorded 05/30/2001 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0501 Page/Folio: 9459 as Instrument No.: 0515442 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 : 1225 SPRINGTIME DR, GARDNERVILLE, NV 89410

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 June 6th, 2003

By: 
R. LANCASTER, Vice-President

0580065

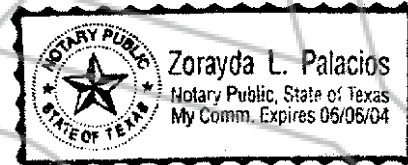
BK0603PG07018

STATE OF Texas
COUNTY OF Dallas

On June 6th, 2003, before me, ZORAYDA L PALACIOS, a Notary Public in and for Dallas in the State of Texas, personally appeared R. LANCASTER, 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,


ZORAYDA L PALACIOS
Notary Expires: 06/06/2004



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 June 6th, 2003


R. LANCASTER, VICE PRESIDENT

0580065

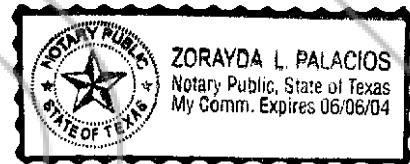
BK0603PG07019

STATE OF Texas
COUNTY OF Dallas

On June 6th, 2003, before me, ZORAYDA L PALACIOS, a Notary Public in and for Dallas in the State of Texas, personally appeared R. LANCASTER, 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,

Zorayda L. Palacios
ZORAYDA L PALACIOS
Notary Expires: 06/06/2004



(This area for notarial seal)

*JXT*JESSEN X THOMAS*06/06/2003 07:21:09 AM* THAS01THAS0000000000000000220849** NVDOUGL* 000196

REQUESTED BY
Citi Financial
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 JUN 16 AM 10: 05

WERNER CHRISTEN
RECORDER

\$19.00 PAID *Bl* DEPUTY

0580065

BK 0603 PG 07020