REQUESTED BY

Stewart Title of Douglas County

IM OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2003 AUG 28 AM 11: 42

WERNER CHRISTEN
_RECORDER

18 PAID KX DEPUTY

CITIMORTGAGE, INC. P.O. BOX 790182 ST. LOUIS, MO 63179-0182 CMI ACCOUNT # 25004835171333

PREPARED BY: LINDSEY PENUEL

MAIL RECORDED DOCS AND TAX STATEMENTS TO: MILTON BERN

1392 MARY JO DRIVE

GARDNERVILLE NV 894608434

ASSESSOR PARCEL NUMBER 1220-28-510-024

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

THE UNDERSIGNED CITIMORTGAGE, INC. ATTORNEY IN FACT FOR CITIBANK (WEST), FSB S/B/M TO CALIFORNIA FEDERAL BANK, AS THE OWNER AND HOLDER OF THE NOTE SECURED BY DEED OF TRUST DATED 11/05/02 MADE BY MILTON BERN, AN UNMARRIED MAN, TRUSTOR TO MASTER MORTGAGE COMPANY, TRUSTEE FOR CALIFORNIA FEDERAL BANK, BENEFICIARY WHICH DEED OF TRUST WAS RECORDED 11/25/02 AS DOCUMENT NO. 0558873, IN BOOK 1102, PAGE 10302, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA, HEREBY SUBSTITUTES CITIMORTGAGE, Inc., AS TRUSTEE IN LIEU OF THE TRUSTEE THEREIN.

SAID NOTE, TOGETHER WITH ALL OTHER INDEBTEDNESS SECURED BY SAID DEED OF TRUST, HAS BEEN FULLY PAID AND SATISFIED, AND AS SUCCESSOR TRUSTEE, THE UNDERSIGNED DOES HEREBY RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, ALL THE ESTATE NOW HELD BY IT UNDER SAID DEED OF TRUST.

0588105 RK 0803 PG 15895 IN WITNESS WHEREOF WE HAVE HEREUNTO SET OUR HANDS ON 8/2/2003.

CITIMORTGAGE, INC. ATTORNEY IN FACT FOR CITIBANK (WEST), FSB S/B/M TO CALIFORNIA FEDERAL BANK

CHTUL

CH TULLOCH

ASSISTANT SECRETARY



CITIMORTGAGE, INC.

MARY DY

ASSISTANT SECRETARY

STATE OF MISSOURI

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COUNTY OF ST. LOUIS

ON 8/2/2003 PERSONALLY APPEARED BEFORE ME CH TULLOCH AND MARY DYER WHO BY ME DULY SWORN DID SAY, FOR HERSELF, THAT SHE, THE SAID CH TULLOCH AND MARY DYER IS THE ASSISTANT SECRETARY OF CITIMORTGAGE, INC. ATTORNEY IN FACT FOR CITIBANK (WEST), FSB S/B/M TO CALIFORNIA FEDERAL BANK, AND THAT THE WITHIN AND FOREGOING INSTRUMENT WAS SIGNED IN BEHALF OF SAID CORPORATION BY AUTHORITY OF A RESOLUTION OF ITS BOARD OF DIRECTORS AND SAID CH TULLOCH AND MARY DYER DULY ACKNOWLEDGED TO ME THAT SAID CORPORATION EXECUTED THE SAME AND THAT THE SEAL AFFIXED IS THE SEAL OF SAID CORPORATION.

CMI ACCOUNT # 25004835171333

NOTARY PUBLIC

B. K. NICELY
Notary Public - Notary Seal
State of Missouri
St. Louis County
My Commission Expires Feb. 4, 2007

0588105 BK0803PG15896