18

Assessor's/Tax ID No. 1022-16-001-112

Recording Requested By: CITICORP TRUST BANK, FSB

When Recorded Return To:

KAREN SPARROW CITICORP TRUST BANK, FSB 7467 NEW RIDGE ROAD HANOVER, MD 21076 REQUESTED BY

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVABA

2003 SEP 25 PM 2: 24

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LDEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITICORP TRUST BANK, FSB #:0007012245 "CARLTON" Lender ID:31012/0007012245 Douglas, Nevada CITICORP TRUST BANK, FSB FORMERLY KNOWN AS TRAVELERS HOME MORTGAGE SERVICES, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 06/05/1998, made by JAMIE LEN CARLTON AND COLLEEN MERIA CARLTON, HUSBAND & WIFE as Trustor, with (NONE NAME) as Trustee, for the benefit of COMMONPOINT MORTGAGE as Beneficiary, which said Deed of Trust was recorded 06/10/1998 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0698 Page/Folio: 2399 as Instrument No.: 441686 wherein said Owner and Holder hereby substitutes CITICORP TRUST BANK, FSB as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 3691 GRANITE WAY, WELLINGTON, NV 89444

IN WITNESS WHEREOF, CITICORP TRUST BANK, FSB FORMERLY KNOWN AS TRAVELERS HOME MORTGAGE SERVICES, INC. 7467 NEW RIDGE ROAD, HANOVER, MD 21076 as owner and CITICORP TRUST BANK, FSB 7467 NEW RIDGE ROAD, , HANOVER, MD 21076 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

CITICORP TRUST BANK, FSB FORMERLY KNOWN AS TRAVELERS HOME MORTGAGE SERVICES, INC. On September 18th, 2003

By: Salbara Delsa BARBARA DELSS, Assistant

Vice-President

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 2

STATE OF Maryland COUNTY OF Anne Arundel

On September 18th, 2003, before me, LYDIA M. BROWN, a Notary Public in and for Anne Arundel in the State of Maryland, personally appeared BARBARA DELSS, 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.

SS my/hand/and official seal,

Notar Expires: 01/24/2005

(This area for notarial seal)

CITICORP TRUST BANK, FSB hereby accepts and appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Eviner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranged to the person or pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By CITICORP TRUST BANK, FSB as Trustee On September 18th, 2003

STATE OF Maryland **COUNTY OF Anne Arundel**

On September 18th, 2003, before me, LYDIA M. BROWN, a Notary Public in and for Anne Arundel in the State of Maryland, personally appeared BARBARA DELSS, ASST. 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.

SS myj,hand∕land official seal,

ÝDIÁ M. BRÓWN

Notary Expires: 01/24/2005

(This area for notarial seal)