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REQUESTED BY
Citifinancial mtg
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

Assessor's/Tax ID No. 25-373-37

2004 JUL -8 AM 9: 39

Recording Requested By:
CITIFINANCIAL MORTGAGE COMPANY, INC.

WERHER CHRISTEN
RECORDER

✓ When Recorded Return To:
KEITH POORE
1463 HIGHWAY 395
GARDNERVILLE, NV 89410

\$ 19⁰⁰ PAID KP DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

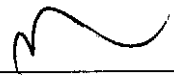
CITIFINANCIAL MORTGAGE COMPANY #:0001686106 "POORE" Lender ID:11064/0001686106
Douglas, Nevada PIF: 04/07/2004

Associates Home Equity Services, Inc., Successor in Interest to Avco Financial Services of Nevada, Inc. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 12/29/1993 , made by VERN E POORE AN UNMARRIED MAN AND KEITH G POORE A SINGLE MAN AS JOINT TENANTS as Trustor, with WESTERN TITLE COMPANY, INC. as Trustee, for the benefit of AVCO FINANCIAL SERVICES OF NEVADA, INC. as Beneficiary, which said Deed of Trust was recorded 01/25/1994 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 194 Page/Folio: 4613 as Instrument No.: 328367 wherein said Owner and Holder hereby substitutes VERDUGO TRUSTEE SERVICE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address : 1463 HIGHWAY 395, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, Associates Home Equity Services, Inc., Successor in Interest to Avco Financial Services of Nevada, Inc. 5280 CORPORATE DRIVE, FREDERICK, MD 21703 as owner and VERDUGO TRUSTEE SERVICE CORPORATION P.O. BOX 9443, DEPT. 1020/ CFMC, GAITHERSBURG, MD 20898-9443 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Associates Home Equity Services, Inc., Successor in Interest to Avco Financial Services of Nevada, Inc.
On June 22nd, 2004

By: 
MERHL GIBSON, Vice-President



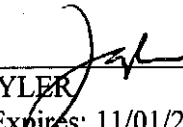
*JED*JEDCITM*06/21/2004 08:50:00 AM* THAS01THAS0000000000000000302799** NVDOUGL* 0001686106 NVDOUGL_TRUST_SUB *RR*RRTHAS*

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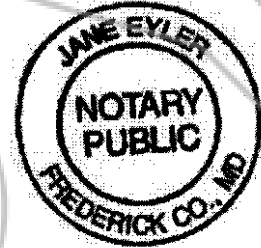
STATE OF Maryland
COUNTY OF Frederick

On June 22nd, 2004, before me, JANE EYLER, a Notary Public in and for Frederick in the State of Maryland, personally appeared MERHL GIBSON, 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,



JANE EYLER
Notary Expires: 11/01/2005



VERDUGO TRUSTEE SERVICE CORPORATION 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 pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee
On June 22nd, 2004



TODD C. KRZYSIK , VICE PRESIDENT

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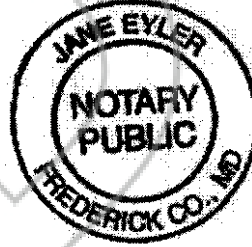
STATE OF Maryland
COUNTY OF Frederick

On June 22nd, 2004, before me, JANE EYLER, a Notary Public in and for Frederick in the State of Maryland, personally appeared TODD C. KRZYSIAK , 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,



JANE EYLER
Notary Expires: 11/01/2005



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