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IN DEFICIAL RECORDS OF
DOUGLAS CO. HEVADA

2004 JUL 26 AM 9: 34

WERNER CHRISTEN

s 18 PAID K & DEPUTY

CITIMORTGAGE, INC.

P.O. BOX 790182

ST. LOUIS, MO 63179-0182

CMI ACCOUNT # 25008250449165

PREPARED BY: N JAGANNATH

MAIL RECORDED DOCS AND TAX STATEMENTS

TO:

DENNA J MCININCH

1372 RANCHO RD

GARDNERVILLE NV 894608443

ASSESSOR PARCEL NUMBER 29-334-150

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

THE UNDERSIGNED CITIMORTGAGE, INC. ATTORNEY IN FACT FOR CITIBANK (WEST), FSB S/B/M TO CALIFORNIA FEDERAL BANK, FSB, AS THE OWNER AND HOLDER OF THE NOTE SECURED BY DEED OF TRUST DATED 12/24/1998 MADE BY DENNA J MCININCH AN UNMARRIED WOMAN AND JEFF G GRAHAM AN UNMARRIED MAN, TRUSTOR TO AMERICORP FINANCIAL INC., TRUSTEE FOR NORWEST BANK NEVADA, N.A., BENEFICIARY WHICH DEED OF TRUST WAS RECORDED 12/31/1998 AS DOCUMENT NO. 0457811, IN BOOK 1298, PAGE 7689, 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.

0619682 BK0704PG10534 IN WITNESS WHEREOF WE HAVE HEREUNTO SET OUR HANDS ON 7/12/2004.

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

CH TULLOCH

ASSISTANT SECRETARY

COPPORATE AWARE LINE

OJ SOLLECITO

ASSIŠTANT SECRETARY

STATE OF MISSOURI

COUNTY OF ST. LOUIS

ON 7/12/2004 PERSONALLY APPEARED BEFORE ME CH TULLOCH AND DJ SOLLECITO WHO BY ME DULY SWORN DID SAY, FOR HERSELF, THAT SHE, THE SAID CH TULLOCH AND DJ SOLLECITO IS THE ASSISTANT SECRETARY OF CITIMORTGAGE, INC. ATTORNEY IN FACT FOR CITIBANK (WEST), FSB S/B/M TO CALIFORNIA FEDERAL BANK, FSB, 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 DJ SOLLECITO DULY ACKNOWLEDGED TO ME THAT SAID CORPORATION EXECUTED THE SAME AND THAT THE SEAL AFFIXED IS THE SEAL OF SAID CORPORATION.

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CMI ACCOUNT # 25008250449165

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BRIAN J. BOTHE Notary Public - Notary Seal State of Missouri St. Louis County

NOTARY PUBLIC

My Commission Expires Nov. 4, 2006

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