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11/21/2005 10:45 AM Deputy: KLJ

OFFICIAL RECORD
Requested By:
CITIFINANCIAL MORTGAGE

Assessor's/Tax ID No. 7-342-11

Recording Requested By:
CITIFINANCIAL MORTGAGE COMPANY, INC.

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 3 Fee: 19.00
BK-1105 PG- 8946 RPTT: 0.00

When Recorded Return To:
CHRIS COURVILLE
PO BOX 3240
STATELINE, NV 894493240



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIFINANCIAL MORTGAGE CORPORATION #:0001686942 "COURVILLE" Lender
ID:11008/ESERVE Douglas, Nevada PIF: 11/02/2005

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: 08/19/1996, made by CHRIS COURVILLE, AN UNMARRIED MAN as Trustor, with AVCO FINANCIAL SERVICES OF NEVADA, INC. as Trustee, for the benefit of AVCO FINANCIAL SERVICES OF NEVADA, INC. as Beneficiary, which said Deed of Trust was recorded 09/06/1996 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0996 Page/Folio: 0598 as Instrument No.: 395847 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 : PO BOX 3240, STATELINE, NV 89449-3240

IN WITNESS WHEREOF, Associates Home Equity Services, Inc., Successor in Interest to Avco Financial Services of Nevada, Inc. 5280 CORPORATE DRIVE, DEPT. 1020, 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 November 8th, 2005


By: _____
MERHL GIBSON, Vice-President



STATE OF Maryland
COUNTY OF Carroll

On November 8th, 2005, before me, SHAWN LYERLY, a Notary Public in and for Carroll County 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,


SHAWN LYERLY
Notary Expires: 10/06/2008

Shawn Lyerly
Notary Public
Carroll County, MD

(This area for notarial seal)

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 November 8th, 2005


GERALDINE M SIMPSON , VICE PRESIDENT

STATE OF Maryland
COUNTY OF Carroll

On November 8th, 2005, before me, SHAWN LYERLY, a Notary Public in and for Carroll County in the State of Maryland, personally appeared GERALDINE M SIMPSON , 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,


SHAWN LYERLY
Notary Expires: 10/06/2008

Shawn Lyerly
Notary Public
Carroll County, MD

(This area for notarial seal)