


**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, FRANCES REZA, AN UNMARRIED WOMAN, Trustor, OLD REPUBLIC TITLE CO. Trustee, and THE CIT GROUP/CONSUMER FINANCE, INC. the Beneficiary, under that certain Deed of Trust dated SEPTEMBER 11TH 1997, and recorded SEPTEMBER 16TH 1997, in Instrument #BOOK 970916 & INST. # 01549, in the official Records of the County of CLARK, State of NEVADA and

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of OLD REPUBLIC TITLE CO., now therefore, the undersigned hereby substitutes THE CIT GROUP/CONSUMER FINANCE, INC. as Trustee under said Deed of Trust and FRANK G. DAUDIER, (signee) as the substituted Trustee does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held thereunder.

WHEREAS, In having been requested in writing, by the holder of the obligations secured by said deed of trust, to reconvey the estate granted to the substituted trustee under said deed of trust, DOES HEREBY RECONVEY to the persons legally entitled thereto, without warranty, all the estate, title and interest acquired by substituted trustee under said deed of trust.

THE CIT GROUP/CONSUMER FINANCE, INC.

  
Beneficiary  
CATHY OSTRANDER, Assistant Vice President

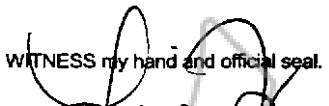
THE CIT GROUP/CONSUMER FINANCE, INC.

  
Substituted Trustee  
FRANK G. DAUDIER, Vice President

STATE OF NEW JERSEY )  
                                  ) SS  
COUNTY OF BURLINGTON )

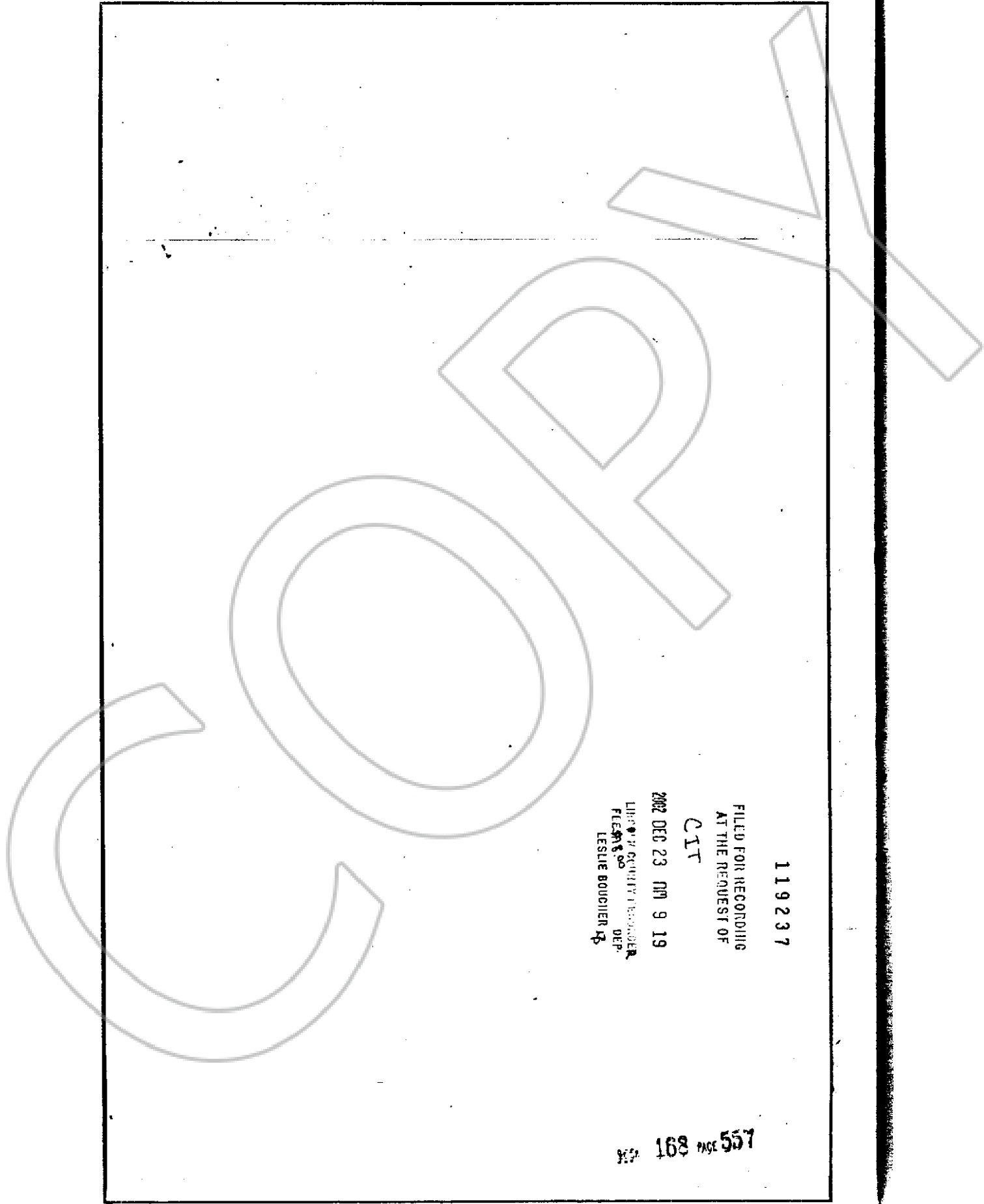
(corp. seal)

On November 21, 2002 before me, the undersigned a Notary Public in and for said State, personally appeared CATHY OSTRANDER, Assistant Vice President of THE CIT GROUP/CONSUMER FINANCE, INC., and FRANK G. DAUDIER, Vice President as Substituted Trustee, personally known to me to be the persons whose names subscribed to the within instrument and acknowledged that they executed the same.

WITNESS my hand and official seal.  
  
Notary Public: LORRAINE FOX

My Commission Expires: 11/26/06

When Recorded Return To: FRANCES REZA  
6325 FAIRWOOD AVE  
LAS VEGAS, NV 89017-0000  
CIT Account Number: 0000267140144 John P. Garcia



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FILED FOR RECORDING  
AT THE REQUEST OF

CIT

2002 DEC 23 AM 9 19

LINCOLN COUNTY RECORDER  
FILED'S OFFICE  
LESLIE BOUGHNER JR. DEP.