Assessor's/Tax ID No. 004-121-06

Recording Requested By: CITICORP TRUST BANK, FSB

When Recorded Return To:

KAREN SPARROW CITICORP TRUST BANK, FSB 7467 NEW RIDGE ROAD HANOVER, MD 21078

Substitution of Trustee and Full Reconveyence
CITICORP TRUST BANK, FSB #:0000039990 "HARRIS" Lender ID:31000/000039990 Lincoln, Nevada
CITICORP TRUST BANK, FSB FORMERLY KNOWN AS TRAVELERS BANK & TRUST, FSB is the Owner and Holder of the Note secured by the Deed of Trust Dated: 03/12/2002, made by RiCHARD HARRIS AND VIDAL HARRIS AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP as Trustor, with FIRST AMERICAN TITLE COMPANY as Trustee, for the benefit of TRAVELERS BANK & TRUST, FSB as Beneficiary, which said Deed of Trust was recorded 03/18/2002 in the Office of the County Recorder of Lincoln State of Nevada, in Book/Reel/Liber. 162 Page/Foils: 290 as Instrument No.: 117851 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: 39 PEGGY WAY, ALAMO, NV 89001

IN WITNESS WHEREOF, CITICORP TRUST BANK, FSB FORMERLY KNOWN AS TRAVELERS BANK & TRUST, FSB 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 BANK & TRUST, FSB

BY: MUNJSDAMAYM
KAREN SPARROW, Addistant

STATE OF Maryland **COUNTY OF Anne Arundel**

On March 3rd, 2003, before me, LYDIA M. BROWN, a Notary Public in and for Anne Arundel in the State of Maryland, personally appeared KAREN SPARROW, 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 with the instrument.

WITHESS my hand and official seel,

NOARA

PURIL OF

WITNESS my hand and official seal,

Notary Expires: 01/24/2005

(This area for notarial seat)

CITICORP TRUST BANK, ESB hereby accepts with the provisions of said

Stockes of Trustee under said Deed of Trust and as

Stockes of Trustee under said Deed of Trust and as Deed of Trust does hereby reconvey without warranty to the person or pesons legally entitled thereto all estate now Substitution of Trustee and Full Reconveyance - Page 2 of 2

held by it under said Deed of Trust.

By CITICORP TRUST BANK, FSB as Trustee On March 3rd, 2003

KAUA SOAIMIW MREN SPARROW, ASST. VICE PRESIDENT

STATE OF Maryland COUNTY OF Anna Arundal

On March 3rd, 2003, before me, LYDIA M. BROWN, a Notary Public in and for Anne Anundel in the State of Maryland, personally appeared KAREN SPARROW, 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.

WITNESS my handland official seal, UYUIA M. BROWN Notaly Expires: 01/24/2005

William Walter

(This area for notarial seal)

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CitiCorp Trust
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