

Assessor's/Tax ID No. 11-210-02

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:
RICHARD E HIGBEE
123 WESTSIDE RD
ALAMO, NV 89001

FILED FOR RECORDING
AT THE REQUEST OF

*Verdugo Trustee
Service Corporation*
2005 MAR 24 PM 4 02

LINCOLN COUNTY RECORDER
FEE 19.00 DEPOSE
LESLIE BOUCHER



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Network Branch #:2800239004325 "HIGBEE" Lincoln, Nevada PIF: 02/05/2005
COMMERCIAL CREDIT CORPORATION NOW KNOWN AS CITIFINANCIAL, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 01/26/1999, made by RICHARD E HIGBEE AND CINDY L. HIGBEE, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with NEVADA TITLE COMPANY as Trustee, for the benefit of COMMERCIAL CREDIT CORPORATION as Beneficiary, which said Deed of Trust was recorded 02/03/1999 in the Office of the County Recorder of Lincoln State of Nevada, in Book/Reel/Liber: 139 Page/Folio: 529 as Instrument No.: 112268 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 : 123 WESTSIDE RD, ALAMO, NV 89001

IN WITNESS WHEREOF, COMMERCIAL CREDIT CORPORATION NOW KNOWN AS CITIFINANCIAL, INC. 5280 CORPORATE DRIVE, FREDERICK, MD 21703 as owner and VERDUGO TRUSTEE SERVICE CORPORATION 5280 CORPORATE DRIVE., FREDERICK, MD 21703 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest:

COMMERCIAL CREDIT CORPORATION NOW KNOWN AS CITIFINANCIAL, INC.
On March 16th, 2005

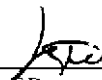
By: _____
MERHL GIBSON, Vice-President



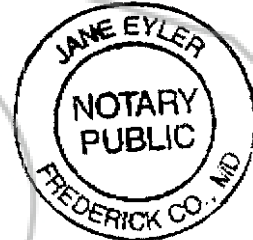
STATE OF Maryland
COUNTY OF Frederick

On March 16th, 2005, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared MERHL GIBSON, Vice-President who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein. In witness whereof I hereunto set my hand and official seal,

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 persons legally entitled thereto all estate now held by it under said Deed of Trust.

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee
On March 16th, 2005

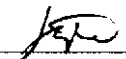


GERALDINE SIMPSON, VICE PRESIDENT

STATE OF Maryland
COUNTY OF Frederick

On March 16th, 2005, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared GERALDINE SIMPSON , VICE PRESIDENT who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein. In witness whereof I hereunto set my hand and official seal,

WITNESS my hand and official seal.



JANE EYLER
Notary Expires: 11/01/2005

