FILED FOR RECORDING AT THE REQUEST OF

Financial Dimensions, Inc.

2005 NOV 30 PM 4 56

FEE BOOHER DEPONER

APN# 002 - 103 -12

SUBSTITUTION OF TRUSTEE AND

FULL RECONVEYANCE

Type of Document

(Example: Declaration of Homestead, Quit Claim Deed, etc.)

Recording r	equested by:	
Return to:		
Name	- When Recorded Mail To: Financial Dimensions, Inc.	\-
Address	1400 Lebanon Church Road Pittsburgh, PA 15236)—)
City/State/Zi		332223

This page added to provide additional information required by NRS 111.312 Sections 1-2 (Additional recording fee applies).

This cover page must be typed or printed clearly in black ink only.

CS10/03

APN: 002-103-12

NEVADA SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THE CIT GROUP/CONSUMER FINANCE, INC, the undersigned beneficiary, under the Deed of Trust described below, hereby appoints Paul Neff, whose address is 1661 Worthington Road, Suite 100. West Palm Beach, Florida 33409, as successor Trustee under that certain Deed of Trust.

Original Beneficiary:

THE CIT GROUP/CONSUMER FINANCE, INC.

Original Trustor:

MARK S. WILLINGHAM AND SHEILA A. WILLINGHAM

Recorded in

LINCOLN County, NEVADA on

Instrument #

Book: Date of Deed of Trust: JANUARY 29, 2003 Loan Amount: \$ 91,200.00

Original Trustee

FIRST AMERICAN TITLE

Property Address:

695 RONNOW RD., PANACA, NV.

NOW THEREFORE, Paul Neff, who is the Substitute Trustee of the above described instrument, in consideration of full payment and satisfaction of the debt secured thereunder, hereby reconveys, releases, and discharges the deed of trust and authorizes and instructs the clerk or recorder to enter satisfaction of and cancel of record the deed of trust. Dated: .

THE CIT GROUP/CONSUMER FINANCE, INC.

By its Attorney-in-Fact

Ocwen Loan Servicing, LLC

SUBSTITUTE TRUSTEE

By:

Name: Scott W. Andelson

Senior Vice President

Name: Paul Neff

Title: Substitute Trustee

State of Florida, County of Palm Beach

On OCTOBER 04, 2005, before me Scott W. Anderson, Senior Vice President of Ocwen Loan Servicing, LLC, Attorney-in-Fact for THE CIT GROUP/CONSUMER FINANCE, INC., and Paul Neff, the Substitute Trustee personally appeared, and both being personally known to me to be the person(s) whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their respective authorized capacities as Senior Vice President and Substitute Trustee, and that by their signatures on the instrument, the entity upon behalf of which the persons acted, executed the instrument.

Notary

PREPARED BY: SANDEEP HALKARA OCWEN LOAN SERVICING, LLC 1661 Worthington Road Suite 100 West Palm Beach, Florida 33409 Loan Number: 32056731 1008 S Investor # 2262

Commission DD273765 Expires December 09, 2007

OKB 332223

RETURN TO:

FINANCIAL DIMENSION, INC. 1400 Lebanon Church Road Pittsburgh, PA 15236

BOOK 209 MGE 210