

Recording Requested By:  
CITIMORTGAGE, INC.

When Recorded Return To:

✓ WILLIAM B PENZEL  
1765 EVERGREEN COURT  
MINDEN, NV 89423-0000

\*0200809734\*

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

CITIMORTGAGE, INC. #0200809734 "PENZEL" Lender ID:8001/0200809734 Douglas, Nevada  
MERS #: 10001150200809734 VRU #: 1-888-679-6377

MADISON DIVIDENDS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 12/26/1997 , made by WILLIAM B. PENZEL AND CYNTHIA H. PENZEL, HUSBAND AND WIFE as Trustor, with MADISON DIVIDENDS, INC. as Trustee, for the benefit of CENTRAL PACIFIC MORTGAGE COMPANY as Beneficiary, which said Deed of Trust was recorded 12/30/1997 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1297 Page/Folio: 5506 as Instrument No.: 0429422 wherein said Owner and Holder hereby substitutes CITIMORTGAGE, INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address : 1765 EVERGREEN COURT, MINDEN, NV 89423-0000

IN WITNESS WHEREOF, MADISON DIVIDENDS, INC. 27555 FARMINGTON ROAD, FARMINGTON HILLS, MI 48334 as owner and CITIMORTGAGE, INC. 27555 FARMINGTON ROAD, , FARMINGTON HILLS, MI 48334 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

MADISON DIVIDENDS, INC.  
On January 15th, 2003

By: *Ruth Strand*  
RUTH STRAND, Assistant Secretary

STATE OF Michigan  
COUNTY OF Oakland

On January 15th, 2003, before me, the undersigned a Notary Public in and for Oakland County in the State of Michigan, personally appeared RUTH STRAND, Assistant Secretary, 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

*Carolyn Farkas*  
Notary Expires: / /

CAROLYN FARKAS  
Notary Public, Oakland County, MI  
My Commission Expires 03-06-2008

(This area for notarial seal)

CITIMORTGAGE, INC. 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.

\*NW\*HCITM\*01/15/2003 01:01:18 PM\* CITIM0100000000000000020328\*NVD0UGL\*0200809734 NVD0UGL\_TRUST\_SUB \*

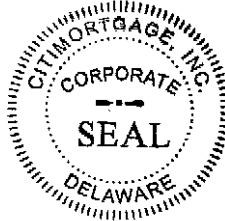
SEAL

0565181

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By CITIMORTGAGE, INC. as Trustee  
On January 15th, 2003

*Ruth Strand*  
RUTH STRAND, ASSISTANT SECRETARY



STATE OF Michigan  
COUNTY OF Oakland

On January 15th, 2003, before me, the undersigned a Notary Public in and for Oakland County in the State of Michigan, personally appeared RUTH STRAND, ASSISTANT SECRETARY, 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,

*Carolyn Farkas*  
Notary Expires: / /

CAROLYN FARKAS  
Notary Public, Oakland County, MI  
My Commission Expires 03-06-2006

(This area for notarial seal)

SEAL

\*NW\*WVCITM\*01/15/2003 01:01:18 PM\*CITM0100000000000000020328\*NVDUGL\*0200809734 NVDUGL\_TRUST\_SUB\*

REQUESTED BY  
*Citimortgage*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO NEVADA  
2003 JAN 27 PM 12: 13  
WERNER CHRISTEN  
RECORDER  
5/8<sup>00</sup> PAID *Kg* DEPUTY

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