Assessor's/Tax ID No. 1420-07-616-003

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

SCOTT D HERMAN 925 RUBY COURT CARSON CITY, NV 89705-7134

0001324064

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE
CITIMORTGAGE, INC. #:0001324064 "HERMAN" Lender ID:8014/0001324064 Douglas, Nevada
CITIMORTGAGE, INC. S/B/M TO FIRST NATIONWIDE MORTGAGE CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 05/23/2002, made by SCOTT D. HERMAN AND MICHELLE M. HERMAN, HUSBAND AND WIFE as Trustor, with UNITED TITLE OF NEVADA as Trustee, for the benefit of WELLS FARGO HOME MORTGAGE, INC. as Beneficiary, which said Deed of Trust was recorded 05/30/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0502 Page/Folio: 09608 as Instrument No.: 0543403 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 Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 925 RUBY COURT, CARSON CITY, NV 89705

IN WITNESS WHEREOF, CITIMORTGAGE, INC. S/B/M TO FIRST NATIONWIDE MORTGAGE CORPORATION 5280 CORPORATE DRIVE, MC 22-528-1020, FREDERICK, MD 21703 as owner and VERDUGO TRUSTEE SERVICE CORPORATION DEPT 1020/532705, P O BOX 9443, GAITHERSBURG, MD 20898-9443 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

> minimin THORTGAGE TO ARPORATE OF

> > NOTARY

PUBLIC

CITIMORTGAGE, INC. S/B/M TO FIRST NATIONWIDE MORTGAGE CORPORATION On May 21st, 2003

STATE OF Maryland
COUNTY OF Frederick

On May 21st, 2003, before me, Jane Eyler, a Notary Public in and for Flederick County, in the State of Maryland, personally appeared LORI HURNDON, 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 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, ANE EVE

WITNESS my hand and official seal,

£ι

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

thereto all estate now held by it under said Deed of Trust.
*AN*ANCITM*05/21/2003 09:35:05 AM*CITM01CITM00000000000000000095709*NVDOUGL*0001324064 NVDOUGL_TRUST_SUB**

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee On May 21st, 2003

By:

WENDY VAN LEEUWEN, ASSISTANT VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On May 21st, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared WENDY VAN LEEUWEN, ASSISTANT 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,

WE EVE

NOTARY

PUBLIC

WITNESS my hand and official seal,

JANE FYLER

Notary Expires: 11/01/2005

(This area for notarial seal)

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2003 JUN -2 PM 2: 59

WERNER CHRISTEN
RECORDER

\$ 70 PAID DEP

0578582 0603PG00229 Assessor's/Tax ID No. 1420-07-616-003

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

SCOTT D HERMAN 925 RUBY COURT CARSON CITY, NV 89705-7134

0001324064

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0001324064 "HERMAN" Lender ID:8014/0001324064 Douglas, Nevada CITIMORTGAGE, INC. S/B/M TO FIRST NATIONWIDE MORTGAGE CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 05/23/2002, made by SCOTT D. HERMAN AND MICHELLE M. HERMAN, HUSBAND AND WIFE as Trustor, with UNITED TITLE OF NEVADA as Trustee, for the benefit of WELLS FARGO HOME MORTGAGE, INC. as Beneficiary, which said Deed of Trust was recorded 05/30/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0502 Page/Folio: 09608 as Instrument No.: 0543403 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: 925 RUBY COURT, CARSON CITY, NV 89705

IN WITNESS WHEREOF, CITIMORTGAGE, INC. S/B/M TO FIRST NATIONWIDE MORTGAGE CORPORATION 5280 CORPORATE DRIVE, MC 22-528-1020, FREDERICK, MD 21703 as owner and VERDUGO TRUSTEE SERVICE CORPORATION DEPT 1020/532705, P O BOX 9443, GAITHERSBURG, MD 20898-9443 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

CITIMORTGAGE, INC. S/B/M TO FIRST NATIONWIDE MORTGAGE CORPORATION On May 21st, 2003

LORI HURNDON, Vice-President

STATE OF Maryland COUNTY OF Frederick

On May 21st, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared LORI HURNDON, 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 NE EP 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

(This area for notarial seal)

NOTARY

PUBLIC

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

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE - Page 2 of 2

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee On May 21st, 2003

WENDY VAN LEEUWEN, ASSISTANT VICE PRESIDENT

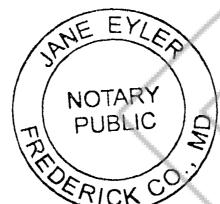
STATE OF Maryland COUNTY OF Frederick

On May 21st, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared WENDY VAN LEEUWEN , ASSISTANT 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



(This area for notarial seal)

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IN OFFICIAL RECORDS OF DOUGLAS CO. HEYADA

2003 JUN -2 PM 2: 59

WERNER CHRISTEN
RECORDER

S /8 PAID DEP

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