Assessor's/Tax ID No. 010102849

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

PHILLIP M SPIEGLER 1395 PORTER DRIVE MINDEN, NV 89423-9083

0002490202

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0002490202 "SPIEGLER" Lender ID:5523/1679275917 Douglas, Nevada MERS #: 100014420001244583 VRU #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC is the Owner and Holder of the Note secured by the Deed of Trust Dated: 11/20/2001, made by PHILLIP M. SPIEGLER AND HEIDI E. SPIEGLER as Trustor, with STEWART TITLE OF DOUGLAS COUNTY, A NEVADA CORPORATION as Trustee, for the benefit of "MERS" IS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary, which said Deed of Trust was recorded 11/28/2001 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1101 Page/Folio: 8381 as Instrument No.: 0528621 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: 1395 PORTER DRIVE, MINDEN, NV 89423

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC 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;

MAN GRAND IN THE THE PARTY OF T

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC

On June 10th, 2003

FODD C. KRZYSIAK, Vice-President

*CN1*CHERYL NESBITT*06/10/2003 09:23:03 AM* CITM01THAS0000000000000212591* NVDQUGL* 0002490202 NVDQUGL_TRUST_SUB *CN1*CN1CITM*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Maryland COUNTY OF Frederick

On June 10th, 2003, before me, Randy N. Langdon, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared TODD C. KRZYSIAK, 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 because set my hand and official seal,

WITNES\$ my hand and official seal,

RANDY N. LANGDON Notary Expires: 04/07/2007

(This area for notarial seal)

VERDUGO TRUSTEE SERVICE CORPORATION Relatives as 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.

NOTARY

PUBLIC

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee On June 10th, 2003

WENDY VAN LEEUWEN, ASSISTANT VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On June 10th, 2003, before me, Randy N. Langdon, 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,

WITNES, my hand and official seal,

RANDY N. LANGDON Notary Expires: 04/07/2007 NOTARY PUBLIC PUBLIC PUBLIC NOTARY PUBLIC NO

(This area for notarial seal)

*CM1*CHERYL NESBITT*06/10/2003 09:23:06 AM* CITM01THAS0000000000000212591* NVDOUGL* 0002490202 NVDOUGL_TRUST_SUB *CN1*CN1CITM*



0580910 BK0603PG11424 WERNER CHRISTEN
RECORDER

1 PAID K 2 DEPUTY

Assessor's/Tax ID No. 010102849

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

PHILLIP M SPIEGLER 1395 PORTER DRIVE MINDEN, NV 89423-9083

0002490202

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE
CITIMORTGAGE, INC. #:0002490202 "SPIEGLER" Lender ID:5523/1679275917 Douglas, Nevada
MERS #: 100014420001244583 VRU #: 1-888-679-6377

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Property Address: 1395 PORTER DRIVE, MINDEN, NV 89423

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC 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;

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC On June 10th, 2003

TODD C. KRZYSIAK, Vice-President

*CN1*CHERYL NESBITT*06/10/2003 09:23:03 AM* CITM01THAS00000000000000212591* NVDOUGL* 0002490202 NVDOUGL_TRUST_SUB *CN1*CN1CITM*

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Maryland COUNTY OF Frederick

On June 10th, 2003, before me, Randy N. Langdon, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared TODD C. KRZYSIAK, 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 because set my hand and official seal,

WITNESŞ my hand and official seal,

RANDY N. LANGDON Notary Expires: 04/07/2007

(This area for notarial seal)

VERDUGO TRUSTEE SERVICE CORPORATION relative comes 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.

NOTARY

PUBLIC

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee On June 10th, 2003

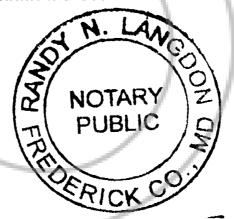
WENDY VAN LEEUWEN, ASSISTANT VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

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WITNESS my hand and official seal,

RANDY N. LANGDON Notary Expires: 04/07/2007



(This area for notarial seal)

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REQUESTED BY 2003 JUN 23 AM 11: 30

0580910 BK0603PG11424 WERNER CHRISTEN
RECORDER

\$ 19 PAID K 2 DEPUTY