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REQUESTED BY
Verdugo Trustee
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

Assessor's/Tax ID No. 132033716020

2003 JUL 10 AM 11:57

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

WERNER CHRISTEN
RECORDER

✓ When Recorded Return To:

\$18⁰⁰ PAID KJ DEPUTY

NOAH PENNINGTON
1347 PETAR LANE
GARDNERVILLE, NV 89410-5868

0002525620

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

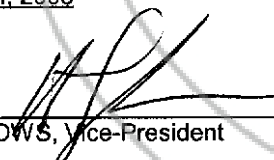
CITIMORTGAGE, INC. #:0002525620 "PENNINGTON" Lender ID:5522/1680524050 Douglas, Nevada
MERS #: 100014420001506007 VRU #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC is the Owner and Holder of the Note secured by the Deed of Trust Dated: 02/19/2002, made by NOAH PENNINGTON AND MAYTE B. PENNINGTON, HUSBAND AND WIFE as Trustor, with FIRST AMERICAN TITLE as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary, which said Deed of Trust was recorded 02/26/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0202 Page/Folio: 08679 as Instrument No.: 0535598 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 : 1347 PETAR LANE, GARDNERVILLE, NV 89410

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 26th, 2003

By: 
A. JANE SHOWS, Vice-President



*BR*BECKY RYAN*06/26/2003 09:42:56 AM* CITM01CITM0000000000000000187908* NVDUGL* 0002525620 NVDUGL_TRUST_SUB *BR*BRCITM*

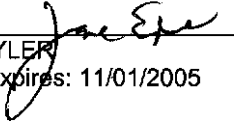
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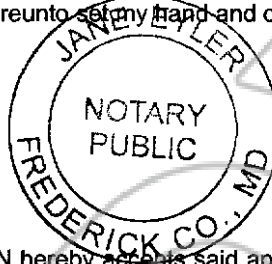
STATE OF Maryland
COUNTY OF Frederick

On June 26th, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared A. JANE SHOWS, 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,



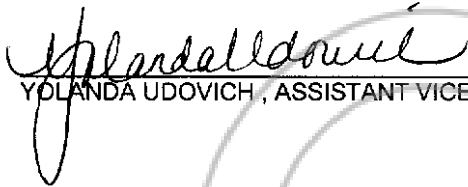
JANE EYLER
Notary Expires: 11/01/2005



(This area for notarial seal)

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 June 26th, 2003

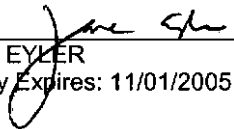


YOLANDA UDOVICH, ASSISTANT VICE PRESIDENT

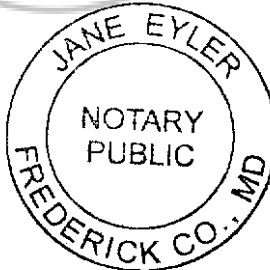
STATE OF Maryland
COUNTY OF Frederick

On June 26th, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared YOLANDA UDOVICH, 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)

0582838

BK 0703 PG 03890