Assessor's/Tax ID No. 27-511-12

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

TERRY KJELDERGAARD 832 RUSSELL WAY GARDNERVILLE, NV 89410-8838 REQUESTED BY

Verduc of Truster

IN OFFICIAL RECORDS OF

DOUGLAS CO. NEVADA

2003 JUL 16 AM 9: 26

WERMER CHRISTEN RECORDER

s/800 PMOKY DEPUTY

0002159382

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0002159382 "KJELDERGAARD" Lender ID:5523/1668300717 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: 07/24/1998, made by TERRY KJELDERGAARD AND NANCY KJELDERGAARD, HUSBAND AND WIFE as Trustor, with MARIN CONVEYANCING CORPORATION, A CALIFORNIA CORPORATION as Trustee, for the benefit of HEADLANDS MORTGAGE COMPANY, A CALIFORNIA CORPORATION as Beneficiary, which said Deed of Trust was recorded 07/30/1998 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0798 Page/Folio: 6693 as Instrument No.: 0445765 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: 832 RUSSELL WAY, GARDNERVILLE, NV 89410

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 July 7th, 2003

A. JANE SHOWS, Vice-Presiden

0583350

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Maryland COUNTY OF Frederick

On July 7th, 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 NOTARY PUBLIC PUBLIC

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

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee On July 7th, 2003

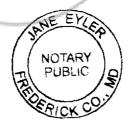
PATRICK BENCHOFF , ASSISTANT VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On July 7th, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared PATRICK BENCHOFF, 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 EYCER Notary Expires: 11/01/2005



(This area for notarial seal)

*RWA*REGINA WALKER*07/07/2003 11:14:04 AM* CITM01CITM000000000000204150* NVDOUGL* 0002159382 NVDOUGL_TRUST_SUB *RWA*RWACITM*