Assessor's/Tax ID No. 1220-22-210-106

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

ROBERT HENRY BROOKS P O BOX 141 GARDNERVILLE, NV 89410-0000 Verdue Trastee
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 JUL 16 AH 9: 31

WERNER CHRISTEN RECORDER

18 PAID K 2 DEPUTY

0201124931

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0201124931 "BROOKS" Lender ID:5700/1673726702 Douglas, Nevada WHITE MOUNTAINS SERVICES CORPORATION, FKA SOURCE ONE MORTGAGE SERVICES CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 10/12/1999, made by ROBERT HENRY BROOKS, AN UNMARRIED MAN as Trustor, with MADISON DIVIDENDS, INC., A CALIFORNIA CORPORATION as Trustee, for the benefit of CENTRAL PACIFIC MORTGAGE COMPANY, A CALIFORNIA COMPANY as Beneficiary, which said Deed of Trust was recorded 10/19/1999 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1099 Page/Folio: 3374 as Instrument No.: 0479049 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: 728 LASSEN WAY, GARDNERVILLE, NV 89410-0000

IN WITNESS WHEREOF, WHITE MOUNTAINS SERVICES CORPORATION, FKA SOURCE ONE MORTGAGE SERVICES 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;

WHITE MOUNTAINS SERVICES CORPORATION, FKA SOURCE ONE MORTGAGE SERVICES CORPORATION

On July 1st, 2003

PATTI K. MILLER, Vice-President

N, FKA SOURCE ONE M

*RWA*REGINA WALKER*07/01/2003 11:54:27 AM* CITM01CITM00000000000000197861* NVDOUGL* 0201124931 NVDOUGL_TRUST_SUB *RWA*RWACITM*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Maryland COUNTY OF Frederick

On July 1st, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared PATTI K. MILLER, 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 EYLX

NOTARY PUBLIC

RICKS

WITNESS my hand and official seal,

JANE EYLE

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

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee

- On July 1st, 2003

J. MILIP MCALEAVY, VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On July 1st, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared J. PHILIP MCALEAVY, 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 D

(This area for notarial seal)

*RWA*REGINA WALKER*07/01/2003 11:54:30 AM* CITM01CITM00000000000000197861* NVDOUGL* 0201124931 NVDOUGL_TRUST_SUB *RWA*RWACITM*