

18-

Assessor's/Tax ID No. 775 782 9017

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

ROBERT KROUSS
P.O. BOX 1716
ZEPHYR COVE, NV 89448

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

2003 JUL 16 AM 9:34

WERNER CHRISTEN
RECORDER

\$18⁰⁰ PAID Ka DEPUTY

9080117502

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:9080117502 "KROUSS" Lender ID:232/1677443099 Douglas, Nevada
MERS #: 100058301010407972 VRU #: 1-888-679-6377

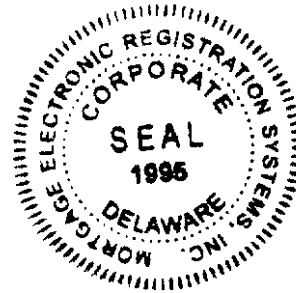
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC is the Owner and Holder of the Note secured by the Deed of Trust Dated: 05/24/2001, made by ROBERT KROUSS, AN UNMARRIED WOMAN as Trustor, with FIRST AMERICAN TITLE OF NEVADA as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary, which said Deed of Trust was recorded 06/05/2001 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0601 Page/Folio: 1019 as Instrument No.: 0515820 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 : 215 SUGAR PINE CIRCLE, ZEPHYR COVE, NV 89448

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 July 1st, 2003

By: Patti K. Miller
PATTI K. MILLER, Vice President



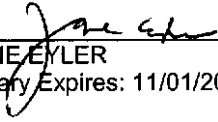
0583358

BK0703PG06888

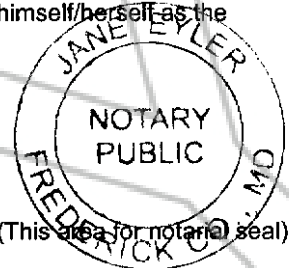
STATE OF Maryland
COUNTY OF Frederick

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,

WITNESS my hand and official seal,

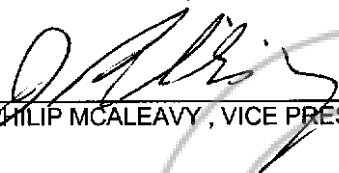


JANE EYLER
Notary Expires: 11/01/2005



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 persons 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

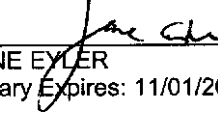


J. PHILIP MCALEAVY, VICE PRESIDENT

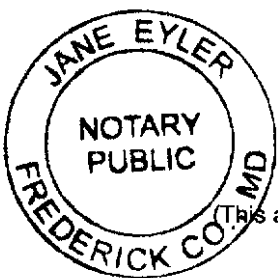
STATE OF Maryland
COUNTY OF Frederick

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



0583358
BK0703PG06889