Assessor's/Tax ID No. 142008313011

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

MICHAEL J KUHNER PO BOX 377 GLENBROOK, NV 89413-0377 RECUESTED BY

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IN OFFICIAL RECORDS OF

DOUGLAS CO.. NEVADA

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0002482573 "KUHNER" Lender ID:5523/1678518302 Douglas, Nevada MERS #: 100014420001069667 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: 09/24/2001, made by MICHAEL J. KUHNER AND SHARON D. KUHNER HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with STEWART TITLE OF DOUGLAS COUNTY as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary, which said Deed of Trust was recorded 10/03/2001 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1001 Page/Folio: 0899 as Instrument No.: 0524249 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: 3450 LONG 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 30th, 2003

SHARON E. WILLIAMS, Vice-President

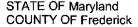
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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3





On June 30th, 2003, before me, Randy N. Langdon, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared SHARON E. WILLIAMS, 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,

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

(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 June 30th, 2003

KENNETH A. KLIMA, JR., ASSISTANT VICE PRESIDENT

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STATE OF Maryland COUNTY OF Frederick

On June 30th, 2003, before me, Randy N. Langdon, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared KENNETH A. KLIMA, JR., 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,

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

(This area for notarial seal)

*BR*BECKY RYAN*06/30/2003 12:54:26 PM* CITM01CITM00000000000000158596* NVDOUGL* 0002482573 NVDOUGL_TRUST_SUB **JK4CITM

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