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Assessor's/Tax ID No. 21-520-13

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

ERNEST S BINS 970 SUNUP COURT CARSON CITY, NV 89705-0000 Verdago Tracte c IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2003 AUG 18 AM 11:55

WERNER CHRISTEN RECORDER

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0200966201

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0200966201 "BINS" Lender ID:8008/0200966201 Douglas, Nevada MERS #: 100011502009662016 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: 03/16/1999, made by ERNEST S. BINS AND ELIZABETH A. BINS, HUSBAND AND WIFE as Trustor, with MADISON DIVIDENDS, INC., A CALIFORNIA CORPORATION as Trustee, for the benefit of CENTRAL PACIFIC MORTGAGE COMPANY, A CALIFORNIA CORPORATION as Beneficiary, which said Deed of Trust was recorded 03/17/1999 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0399 Page/Folio: 4065 as Instrument No.: 0463508 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: 970 SUNUP COURT, CARSON CITY, NV 89705-0000

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 August 5th, 2003

GERALDINE SIMPSON, Vice-President



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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 2

STATE OF Maryland COUNTY OF Frederick

On August 5th, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared GERALDINE SIMPSON, 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 pesons legally entitled thereto all estate now held by it under said Deed of Trust.

NOTARY

PUBLIC

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee On August 5th, 2003

PATRICK BENCHOFF, ASSISTANT VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On August 5th, 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 EYLER Notary Expires: 11/01/2005 NOTARY PUBLIC PUBLIC PUBLIC PORTION OF THE PUBLIC P

(This area for notarial seal)

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