Assessor's/Tax ID No. 05-194-010

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

RONDI E OESTLIEN 420 RIVIERA CIR LARKSPUR, CA 94939-1510

2003 AUG 19 PM 12: 09

WERNER CHRISTEN RECORDER

DEPUTY

9080037960

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:9080037960 "OESTLIEN" Lender ID:5002/1676344289 Douglas, Nevada CITIMORTGAGE, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 09/21/1999, made by SVEIN B. OESTLIEN AND RONDI E. OESTLIEN, HUSBAND AND WIFE as Trustor, with MARIN CONVEYANCING CORPORATION as Trustee, for the benefit of HEADLANDS MORTGAGE COMPANY, A CALIFORNIA CORPORATION as Beneficiary, which said Deed of Trust was recorded 09/23/1999 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0999 Page/Folio: 4612 as Instrument No.: 0477296 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: 615 RIVEN ROCK ROAD, ZEPHYR COVE, NV 89448

IN WITNESS WHEREOF, CITIMORTGAGE, 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;

CITIMORTGAGE, INC. On August 8th, 2003

A. JANE SHOWS ice-President

Verdugo Trustee Service Corp. PO Box 9443

Gaithersburg, MD 20898-9443

*YT*YTCITM*08/08/2003 05.51:00 AM* CITM01CITM00000000000000289256* NVDOUGL* 9080037960 NVDOUGL_TRUST_SUB *YT*YTCITM *

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 2

STATE OF Maryland **COUNTY OF Frederick**

On August 8th, 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 EX Notary Expires: 11/01/2005

(This area for notarial seal)

DERICK CO 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.

PUBLIC

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee On August 8th, 2003

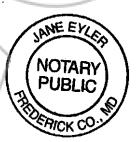
KENNETH A. KLIMA, JR., ASSISTANT VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On August 8th, 2003, before me, Jane Eyler, 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,

JANE EYLER Notary Expires: 11/01/2005



(This area for notarial seal)

*YT*YTCITM*08/08/2003 05:51:00 AM* CITM01CITM00000000000000000289256* NVDOUGL* 9080037960 NVDOUGL_TRUST SUB *YT*YTCITM *