18

Assessor's/Tax ID No. 25-420-42

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

✓ CYNTHIA S HUME 923 OPALITE DR CARSON CITY, NV 89705-7129 IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 SEP -9 AM 9: 56

WERNER CHRISTEN RECORDER

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0701342274

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0701342274 "HUME" Lender ID:8095/0701342274 Douglas, Nevada MERS #: 100011507013422745 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: 08/21/1998, made by CYNTHIA S. HUME, A SINGLE WOMAN as Trustor, with STEWART TITLE COMPANY as Trustee, for the benefit of SILVER SIERRA MORTGAGE, INC., A NEVADA CORPORATION as Beneficiary, which said Deed of Trust was recorded 10/16/1998 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0898 Page/Folio: 7045 as Instrument No.: 0448463 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: 1351 EL DORADO DR #8, GARDNERVILLE, NV 89410-0000

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 26th, 2003

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A. JANE SHOWS, Vice-President

*RWA*RWACITM*08/25/2003 05:55:00 PM* CITM01CITM0000000000000000332353* NVDOUGL* 0701342274 NVDOUGL_TRUST_SUB *RWA*RWACITM*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 2

STATE OF Maryland **COUNTY OF Frederick**

On August 26th, 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,

NOTARY

PUBLIC

WITNESS my hand and official seal,

JANE EYLE

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.

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee On August 26th, 2003

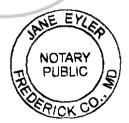
BENCHOFF VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On August 26th, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared PATRICK BENCHOFF, 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 EXCER Notary Expires: 11/01/2005



(This area for notarial seal)

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