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Assessor's/Tax ID No. 1220-04-002-002

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

CYNTHIA S MADSEN 1296 BRAY WAY GARDENVILLE, NV 89410 REQUESTED BY

Verduco Truster

IN OFFICIAL RECORDS OF

DOUGLAS CO., NEVADA

2003 SEP -9 AM 10: 02

WERNER CHRISTEN RECORDER

18 PAID K & DEPUTY

9080155990

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:9080155990 "MADSEN" Lender ID:5002/1680944514 Douglas, Nevada CITIMORTGAGE, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 01/29/2002, made by CYNTHIA S MADSEN, AN UNMARRIED WOMAN as Trustor, with FIRST AMERICAN TITLE COMPANY OF NEVADA as Trustee, for the benefit of MATRIX FINANCIAL SERVICES CORPORATION as Beneficiary, which said Deed of Trust was recorded 02/04/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0202 Page/Folio: 1292 as Instrument No.: 0534015 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: 1296 BRAY WAY, GARDENVILLE, NV 89410

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;

ELAWARE

CITIMORTGAGE, INC. On August 27th, 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 27th, 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,

NE EVA

NOTARY

PUBLIC

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.

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee

On August 27th, 2003

MICHAEL J. NOLAN, VICE PRESIDENT

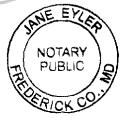
STATE OF Maryland COUNTY OF Frederick

On August 27th, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared MICHAEL J. NOLAN, 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 FYLER

Notary Expires: 11/01/2005



(This area for notarial seal)

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