Assessor's/Tax ID No. 1420-07-616-003

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

SCOTT D HERMAN 925 RUBY COURT CARSON CITY, NV 89705-7134 DOUGLAS CO. NEVADA

2003 SEP 15 AM 9: 48

WERNER CHRISTEN RECORDER

DEPUTY

0001324065

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0001324065 "HERMAN" Lender ID:2312/13240643 Douglas, Nevada CITIMORTGAGE, INC. S/B/M TO FIRST NATIONWIDE MORTGAGE CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 05/23/2002, made by MICHELLE M. HERMAN AND SCOTT D. HERMAN as Trustor, with NONE LISTED as Trustee, for the benefit of WELLS FARGO HOME MORTGAGE INC. as Beneficiary, which said Deed of Trust was recorded 05/30/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0505 Page/Folio: 9608 as Instrument No.: 543403 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: 925 RUBY COURT, CARSON CITY, NV 89705

IN WITNESS WHEREOF, CITIMORTGAGE, INC. S/B/M TO FIRST NATIONWIDE MORTGAGE CORPORATION 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. S/B/M TO FIRST NATIONWIDE MORTGAGE CORPORATION On September 4th, 2003

GERALDINE SIMPSON, Vice-President

Verougo Trustee Service Corp.

Minder, NV 20898-9443

*RB1*RBCITM*09/04/2003-07:53:00-AM* CITM01CITM0000000000000000005710* NVDOUGL* 0001324065 NVDOUGL_TRUST_SUB *RB1*RBCITM *

0589898 BK 0 9 0 3 PG 0 7 2 3 3

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 2

STATE OF Maryland COUNTY OF Frederick

On September 4th, 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 September 4th, 2003

MICHAEL J. NOLAN , VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On September 4th, 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 EYLER Notary Expires: 11/01/2005 NOTARY PUBLIC PUBLIC PUBLIC PORTION OF THE PUBLIC P

(This area for notarial seal)

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