Assessor's/Tax ID No. 1220-17-610-008

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

RAY M PARRISH 916 SPRINGFIELD DRIVE GARDNERVILLE, NV 89460-9617

REQUESTED BY DOUGLAS CO. HEVADA

2003 SEP 15 PM 12: 20

WERNER CHRISTEN RECORDER

PAID F-2 DEPUTY

0013322967

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0013322967 "PARRISH" Lender ID:7503/440096239 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: 02/14/2003, made by RAY M. PARRISH AND BARBARA A. PARRISH, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with U. S. FINANCIAL MORTGAGE CORP., A HAWAII CORPORATION as Trustee, for the benefit of U.S. FINANCIAL MORTGAGE CORP. as Beneficiary, which said Deed of Trust was recorded 02/25/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0203 Page/Folio: 10712 as Instrument No.: 0568154 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: 916 SPRINGFIELD DRIVE, GARDNERVILLE, NV 89460

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;

TGAGI TGAGI THINING ORTGAGI TH CITIMORTGAGE, INC. S/B/M TO FIRST NATIONWIDE MORTGAGE CORPORATION On September 3rd, 2003

MERHL GIBSON, Vice-President

*ZMD*ZMDCITM*09/03/2003 03:54:00 AM* CITM01CITM0000000000000000357902* NVDOUGL* 0013322967 NVDOUGL_TRUST_SUB *ZMD*ZMDCITM*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 2

STATE OF Maryland COUNTY OF Frederick

On September 3rd, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared MERHL GIBSON, 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 hereun to go 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 heres and 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 3rd, 2003

LORI HURNDON, VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On September 3rd, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared LORI HURNDON, 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 OF RICK CO.

(This area for notarial seal)

*ZMD*ZMDC/TM*09/03/2003 03:54:00 AM* C/TM01C/TM0000000000000000357902* NVDOUGL* 0013322967 NVDOUGL_TRUST_SUB *ZMD*ZMDC/TM*