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Assessor's/Tax ID No. 1220-16-710-075

Recording Requested By:  
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

JOSEPH C TOWNSEND  
851 ARROWHEAD DRIVE  
GARDNERVILLE, NV 89460-8960

REQUESTED BY  
*Verdugo Trustee*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2003 SEP 23 PM 2:09

WERNER CHRISTEN  
RECORDER

*\$18<sup>00</sup> PAID KJ* DEPUTY

\*0001340731\*


**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

CITIMORTGAGE, INC. #:0001340731 "TOWNSEND" Lender ID:1268/13407309 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: 06/27/2002, made by JOSEPH C. TOWNSEND, AN UNMARRIED MAN, AND DEANNA TUCKER, AN UNMARRIED WOMAN as Trustor, with THE REGIONAL COUNCIL OF RURAL COUNTIES as Trustee, for the benefit of CALIFORNIA RURAL HOME MORTGAGE FINANCE AUTHORITY as Beneficiary, which said Deed of Trust was recorded 07/01/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0702 Page/Folio: 00308 as Instrument No.: 0546195 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 : 851 ARROWHEAD 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;

CITIMORTGAGE, INC. S/B/M TO FIRST NATIONWIDE MORTGAGE CORPORATION  
On September 15th, 2003

By:   
GERALDINE SIMPSON, Vice-President



*Verdugo Trustee Service Co.  
PO Box 9443  
Gaithersburg, MD 20898-9443*

\*RRP\*RRPCITM\*09/15/2003 09:32:00 AM\* CITM01CITM0000000000000000000000385752\* NVDOUGL\* 0001340731 NVDOUGL\_TRUST\_SUB \*\*RRPCITM

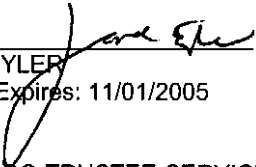
0590962

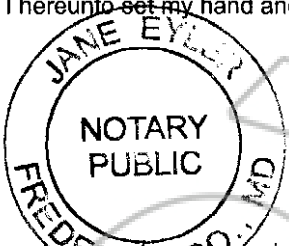
BK0903PG12581

STATE OF Maryland  
COUNTY OF Frederick

On September 15th, 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 persons legally entitled thereto all estate now held by it under said Deed of Trust.

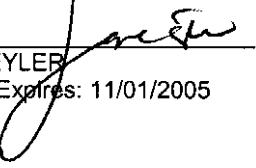
By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee  
On September 15th, 2003

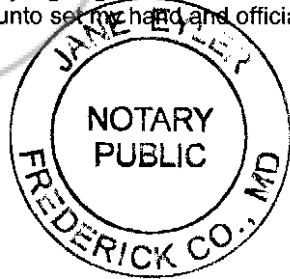
  
\_\_\_\_\_  
MICHAEL J. NOLAN, VICE PRESIDENT

STATE OF Maryland  
COUNTY OF Frederick

On September 15th, 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



(This area for notarial seal)

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