Assessor's/Tax ID No. 1318-23-710-085

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To: MICHAEL ZANABILI PO BOX 10001 ZEPHYR COVE, NV 89448 IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2003 NOV 10 AM 9: 48

WERNER CHRISTEN
RECORDER

PAID BL. DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:2000273567 "ZANABILI" Lender ID:6903/2000273567 Douglas, Nevada CITIBANK (NEVADA), N.A. BY AND THROUGH ITS ATTORNEY IN FACT CITIMORTGAGE, INC. F/K/A CITICORP MORTGAGE, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 08/06/2002, made by MICHAEL ZANABILI AND DAGMAR ZANABILI, HUSBAND AND WIFE AS JOINT TENANTS. as Trustor, with FIRST AMERICAN TITLE COMPANY as Trustee, for the benefit of CITIBANK (NEVADA), N.A. as Beneficiary, which said Deed of Trust was recorded 08/15/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0802 Page/Folio: 04583 as Instrument No.: 0549576 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: 357 SUNSET COURT, ZEPHYR COVE, NV 89448

IN WITNESS WHEREOF, CITIBANK (NEVADA), N.A. BY AND THROUGH ITS ATTORNEY IN FACT CITIMORTGAGE, INC. F/K/A CITICORP MORTGAGE, 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;

*TKM*TKMCITM*10/20/2003 12:02:00 AM* CITM01CITM000000000000000485184* NVDOUGL* 2000273567 NVDOUGL_TRUST_SUB *TKM*TKMCITM*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

CITIBANK (NEVADA), N.A. BY AND THROUGH ITS ATTORNEY IN FACT CITIMORTGAGE, INC. F/K/A CITICORP MORTGAGE, INC. POA: 03/26/1990 in Book/Reel/Liber: 390 Page/Folio: 3006

On October 20th, 2003

MERHL GIBSON, Vice-President

STATE OF Maryland COUNTY OF Frederick

On October 20th, 2003, before me, Randy N. Langdon, 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 hereunto set my hand and official seal,

WITNESS my hand and official seal,

RANDY'N. LANGDON Notary Expires: 04/07/2007 NOTARY PUBLIC OF

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.

"TKM"TKMCITM*10/20/2003 12:02:00 AM* CITM01CITM000000000000000495184* NVDOUGL* 2000273567 NVDOUGL_TRUST_SUB "TKM*TKMCITM*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee On October 20th, 2003

PATRICK BENCHOFF, VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On October 20th, 2003, before me, Randy N. Langdon, 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,

RANDY N. LANGDON Notary Expires: 04/07/2007



*TKM*TKMCITM*10/20/2003 12:02:00 AM* CITM01CITM0000000000000000485184* NVDQUGL* 2000273567 NVDQUGL_TRUST_SUB *TKM*TKMCITM*