Assessor's/Tax ID No. 07-245-100

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To: JACOUELINE J BROWN **PO BOX 369** WALLACE, CA 95254

2003 NOV 12 AM 9: 44

WERNER CHRISTEN

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:2000220635 "BROWN" Lender ID:1258/2000220635 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: 03/25/2002, made by JACQUELINE J. BROWN as Trustor, with STEWART TITLE OF DOUGLAS COUNTY as Trustee, for the benefit of CITIBANK (NEVADA), N. A. as Beneficiary, which said Deed of Trust was recorded 03/27/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0302 Page/Folio: 10001 as Instrument No.: 0538041 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: 394 SHERWOOD DRIVE, STATELINE, NV 89449

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;

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 28th, 2003

GERALDINE SIMPSON, Vice-President

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

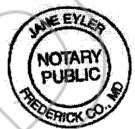
STATE OF Maryland COUNTY OF Frederick

On October 28th, 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 hercunto set my hand and official seal,

WITNESS my hand and official seal,

JANE EYLER

Notary Expires: 11/01/2005



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 October 28th, 2003

TOPOC. KRZYSIAK, VICE PRESIDENT

"RWA*RWACITM*10/28/2003 09:14:00 AM* CITM01CITM0000000000000000499203* NVDOUGL* 2000220635 NVDOUGL_TRUST_SUB *RWA*RWACITM*

STATE OF Maryland COUNTY OF Frederick

On October 28th, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared TODD C. KRZYSIAK, 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 EYEFR

Notary Expires: 11/01/2005

