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Assessor's/Tax ID No. 1420-28-410-009

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:
FRANK E HORN
1248 ESTHER WAY
MINDEN, NV 89423-0000

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

2003 NOV 12 AM 10:15

WERNER CHRISTEN
RECORDER

\$ *19.00* PAID *KJ* DEPUTY



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

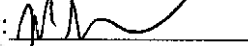
CITIMORTGAGE, INC. #:0200947521 "HORN" Lender ID:5506/1668841964 Douglas, Nevada
WHITE MOUNTAINS SERVICES CORPORATION, FKA SOURCE ONE MORTGAGE SERVICES CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 09/24/1998, made by FRANK E. HORN, AN UNMARRIED MAN as Trustor, with MADISON DIVIDENDS, INC., A CALIFORNIA CORPORATION as Trustee, for the benefit of CENTRAL PACIFIC MORTGAGE COMPANY, A CALIFORNIA CORPORATION as Beneficiary, which said Deed of Trust was recorded 10/05/1998 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1098 Page/Folio: 0793 as Instrument No.: 0451065 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.

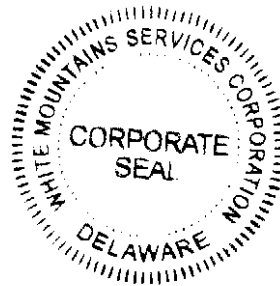
Property Address : 1248 ESTHER WAY, MINDEN, NV 89423-0000

IN WITNESS WHEREOF, WHITE MOUNTAINS SERVICES CORPORATION, FKA SOURCE ONE MORTGAGE SERVICES 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;

WHITE MOUNTAINS SERVICES CORPORATION, FKA SOURCE ONE MORTGAGE SERVICES CORPORATION

On October 23rd, 2003

By: 
MERHL GIBSON, Vice-President



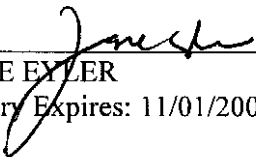
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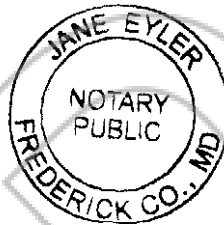
STATE OF Maryland
COUNTY OF Frederick

On October 23rd, 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 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 October 23rd, 2003



PATRICK BENCHOFF, VICE PRESIDENT

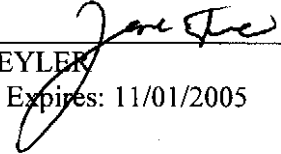
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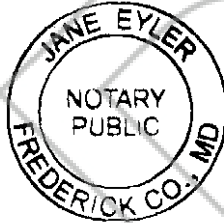
STATE OF Maryland
COUNTY OF Frederick

On October 23rd, 2003, before me, Jane Eyler, 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,



JANE EYLER
Notary Expires: 11/01/2005



(This area for notarial seal)

✓ Verdugo Trustee Service Corp.
PO Box 9443
Gaithersburg, MD 20898-9443

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