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Assessor's/Tax ID No. 131816810049

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:
JAMES E JONES
4665 DESERT HILLS DR
SPARKS, NV 89436

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

2003 NOV 20 AM 8:48

WERNER CHRISTEN
RECORDER

\$ 19.00 PAID pl DEPUTY



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:2000339804 "JONES" Lender ID:1258/2000339804 Douglas, Nevada
CITIBANK, F.S.B. BY AND THROUGH IT'S 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:
08/28/2002 , made by JAMES E. JONES AND JULIE A. JONES as Trustor, with FIRST AMERICAN
TITLE COMPANY as Trustee, for the benefit of CITIBANK, F.S.B. as Beneficiary, which said Deed of
Trust was recorded 08/30/2002 in the Office of the County Recorder of Douglas State of Nevada, in
Book/Reel/Liber: 0802 Page/Folio: 11555 as Instrument No.: 0551162 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 : 467 ELKS AVENUE, ZEPHYR COVE, NV 89448

IN WITNESS WHEREOF, CITIBANK, F.S.B. BY AND THROUGH IT'S 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, F.S.B. BY AND THROUGH IT'S ATTORNEY IN FACT CITIMORTGAGE, INC. F/K/A
CITICORP MORTGAGE, INC. POA: 10/05/1990 in Book/Reel/Liber: 1090 Page/Folio: 965
On November 10th, 2003

By: *[Signature]*
MERHL GIBSON, Vice-President



*RWA*RWACITM*11/07/2003 10:24:00 AM* CITM01CITM000000000000000518676* NVDOUGL* 2000339804 NVDOUGL_TRUST_SUB *RWA*RWACITM*

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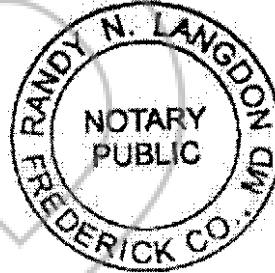
STATE OF Maryland
COUNTY OF Frederick

On November 10th, 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



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 November 10th, 2003




PATRICK BENCHOFF, VICE PRESIDENT

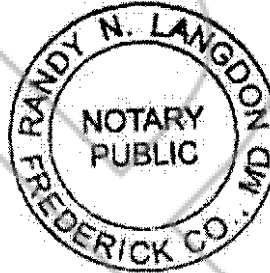
STATE OF Maryland
COUNTY OF Frederick

On November 10th, 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



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

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