19

Assessor's/Tax ID No. 1220-12-210-022

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To: JAMES R PHELPS 4234 VITRINA LN PALMDALE, CA 93551 REGUESTED BY

VOS CLAS DUSSEL

IN OFFICIAL RECORDS OF

DOUGLAS CO., NEVADA

2003 NOV 21 PM 2: 37

WERNER CHRISTEN
RECORDER

\$ 19 B
DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0002436625 "PHELPS" Lender ID:5526/1677220352 Douglas, Nevada MERS #: 100014420000423402 VRU #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC is the Owner and Holder of the Note secured by the Deed of Trust Dated: 05/01/2001, made by JAMES R. PHELPS AND SUSAN L. PHELPS, HUSBAND AND WIFE as Trustor, with FIRST AMERICAN TITLE COMPANY OF NEVADA as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC as Beneficiary, which said Deed of Trust was recorded 05/31/2001 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0501 Page/Folio: 9550 as Instrument No.: 0515456 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: 1838 CROCKETT LN, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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;

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC

On November 6th, 2003

GEXALDINE SIMPSON, Vice-President

SEAL SEAL SYSTEM ON ON ONLINE

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

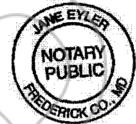
STATE OF Maryland COUNTY OF Frederick

On November 6th, 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 LER

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 November 6th, 2003

YOJANDA LIDOVICH, VICE PRESIDENT

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STATE OF Maryland COUNTY OF Frederick

On November 6th, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared YOLANDA UDOVICH, 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 EXTER

Notary Expires: 11/01/2005



*KB2*KB2CITM*11/06/2003 08:09:00 AM* CITM01CITM000000000000000511878* NVDQUGL* 0002436625 NVDQUGL_TRUST_SUB *KB2*KB2CITM*