

19

Assessor's/Tax ID No. 141911002049

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:
JOAN G KERSCHNER
265 BIG HORN DR
BOULDER CITY, NV 89005-1414

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

2003 NOV 26 AM 9:23

WERNER CHRISTEN
RECORDER

\$19.00 PAID Kj DEPUTY



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0577618366 "KERSCHNER" Lender ID:1268/6183669 Douglas, Nevada
CITIBANK (WEST), FSB, S/B/M TO CALIFORNIA FEDERAL BANK F/K/A CALIFORNIA
FEDERAL SAVINGS AND LOAN ASSOCIATION is the Owner and Holder of the Note secured by the
Deed of Trust Dated: 03/25/1985 , made by CHARLES D. KERSCHNER/JOAN G. KERSCHNER as
Trustor, with FAMILY FINANCIAL SERVICES, INC. as Trustee, for the benefit of CALIFORNIA
FEDERAL SAVINGS AND LOAN ASSOCIATION, A CORPORATION as Beneficiary, which said
Deed of Trust was recorded 04/01/1985 in the Office of the County Recorder of Douglas State of
Nevada, in Book/Reel/Liber: 485 Page/Folio: 066 as Instrument No.: 115483 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 : 3435 BERNESE CT, CARSON CITY, NV 89701

IN WITNESS WHEREOF, CITIBANK (WEST), FSB, S/B/M TO CALIFORNIA FEDERAL
BANK F/K/A CALIFORNIA FEDERAL SAVINGS AND LOAN ASSOCIATION , 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 (WEST), FSB, S/B/M TO CALIFORNIA FEDERAL BANK F/K/A CALIFORNIA
FEDERAL SAVINGS AND LOAN ASSOCIATION
On November 13th, 2003

By: [Signature]
A. JANE SHOWS, Vice-President



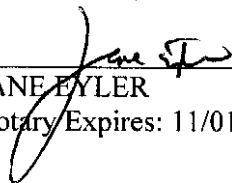
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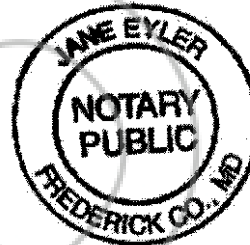
STATE OF Maryland
COUNTY OF Frederick

On November 13th, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared A. JANE SHOWS, 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,

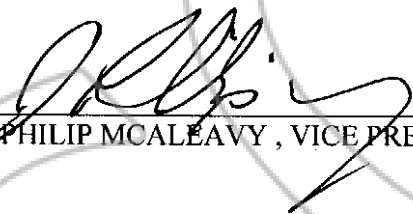


JANE EYLER
Notary Expires: 11/01/2005



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 13th, 2003



J. PHILIP MCALEAVY, VICE PRESIDENT

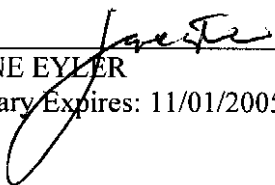
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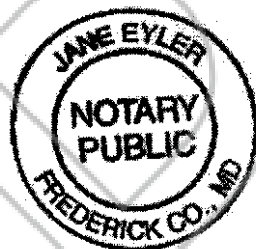
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WITNESS my hand and official seal,



JANE EYLER
Notary Expires: 11/01/2005



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

0597974

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