19/

Assessor's/Tax ID No. 29-324-180

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To: SCOTT A CLAYTON 619 RENEE COURT GARDNERVILLE, NV 89410-0000 IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2003 DEC -8 PM 2: 56

WERNER CHRISTEN RECORDER

PAID () DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0201039972 "CLAYTON" Lender ID:8008/0201039972 Douglas, Nevada MERS #: 100011502010399723 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: 03/15/1999, made by SCOTT A. CLAYTON AND JANE C. CLAYTON, HUSBAND AND WIFE 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 03/19/1999 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0399 Page/Folio: 4556 as Instrument No.: 0463760 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: 619 RENEE COURT, GARDNERVILLE, NV 89410-0000

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 26th, 2003

MERHL GIBSON, Vice-President

SEAL SEAL SYSTEM OF CAMPARIS O

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

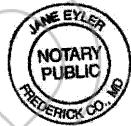
STATE OF Maryland COUNTY OF Frederick

On November 26th, 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



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 26th, 2003

J. JHILIP MCALEAVY, VICE PRESIDENT

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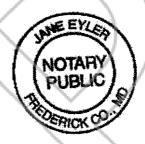
STATE OF Maryland COUNTY OF Frederick

On November 26th, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared J. PHILIP MCALEAVY, 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 ZYLER

Notary Expires: 11/01/2005



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