19

Assessor's/Tax ID No. 142033610009

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To: BARBARA BELCHER 1351 SANDEN LN MINDEN, NV 89423-9012 Verduested BY

IN OFFICIAL RECORDS OF

DOUGLAS CO. HEVADA

2003 DEC 23 AM 9: 04

WERNER CHRISTEN
RECORDER

5 / 9 PAID L DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0001514883 "BELCHER" Lender ID:5517/1667608417 Douglas, Nevada CITIBANK (WEST), FSB SBM CALIFORNIA FEDERAL BANK, A FEDERAL SAVINGS BANK is the Owner and Holder of the Note secured by the Deed of Trust Dated: 04/10/1998, made by BARBARA BELCHER, AN UNMARRIED WOMAN as Trustor, with MASTER MORTGAGE COMPANY as Trustee, for the benefit of CALIFORNIA FEDERAL BANK, A FEDERAL SAVINGS BANK as Beneficiary, which said Deed of Trust was recorded 04/22/1998 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0498 Page/Folio: 4074 as Instrument No.: 0437847 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: 1351 SANDEN LN, MINDEN, NV 89423

IN WITNESS WHEREOF, CITIBANK (WEST), FSB SBM CALIFORNIA FEDERAL BANK, A FEDERAL SAVINGS BANK, 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 SBM CALIFORNIA FEDERAL BANK, A FEDERAL SAVINGS BANK

On December 8th, 2003

By: MERHI GIBSON, Vice-President



*RWA*RWACITM*12/05/2003 10:34:00 AM* CITM01CITM0000000000000000559346* NVDQUGL* 0001514883 NVDQUGL_TRUST_SUB *RWA*RWACITM*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

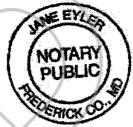
STATE OF Maryland COUNTY OF Frederick

On December 8th, 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 December 8th, 2003

JENNIFER SUBLESKY, VICE PRESIDENT

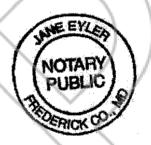
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STATE OF Maryland COUNTY OF Frederick

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WITNESS my hand and official seal,

JANE EYLER Notary Expires: 11/01/2005



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