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Assessor's/Tax ID No. 16314814041

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To: DOUGLAS K PROVAN 1977 ARABIAN LANE GARDNERVILLE, NV 89410-7846 REQUESTED BY

Verdago Traster

IN OFFICIAL RECORDS OF

COUGLAS CO., NEYADA

2004 JAN 13 AM 9: 45

WERNER CHRISTEN RECORDER

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0541861269 "PROVAN" Lender ID:5614/1692923097 Douglas, Nevada U.S. BANK TRUST NATIONAL ASSOCIATION, F/K/A FIRST TRUST NATIONAL ASSOCIATION, AS TRUSTEE BY AND THROUGH IT'S ATTORNEY IN FACT CITIMORTGAGE, INC., S/B/M TO FIRST NATIONWIDE MORTGAGE CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 09/15/1993, made by DOUGLAS K. PROVAN AND JEANNE PROVAN, HUSBAND AND WIFE as Trustor, with STAN-SHAW CORPORATION, A CALIFORNIA CORPORATION as Trustee, for the benefit of DIRECTORS MORTGAGE LOAN CORPORATION A CALIFORNIA CORPORATION, DBA COURTESY FUNDING as Beneficiary, which said Deed of Trust was recorded 10/04/1993 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1093 Page/Folio: 0303 as Instrument No.: 319331 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: 1977 ARABIAN LANE, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, U.S. BANK TRUST NATIONAL ASSOCIATION, F/K/A FIRST TRUST NATIONAL ASSOCIATION, AS TRUSTEE BY AND THROUGH IT'S ATTORNEY IN FACT CITIMORTGAGE, INC., S/B/M TO FIRST NATIONWIDE MORTGAGE CORPORATION 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;

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

U.S. BANK TRUST NATIONAL ASSOCIATION, F/K/A FIRST TRUST NATIONAL ASSOCIATION, AS TRUSTEE BY AND THROUGH IT'S ATTORNEY IN FACT CITIMORTGAGE, INC., S/B/M TO FIRST NATIONWIDE MORTGAGE CORPORATION POA: 02/23/1998 in Book/Reel/Liber: 298 Page/Folio: 3930 as Instrument No.: N/A

On December 18th, 2003

By: MERHL GIBSON, Vice-President

STATE OF Maryland COUNTY OF Frederick

On December 18th, 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,

Notary Expires: 11/01/2005

NOTARY PUBLIC PUBLIC

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.

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee On December 18th, 2003

ALEXIS HELFRICH, VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On December 18th, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared ALEXIS HELFRICH, 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 NOTARY PUBLIC PIECK CO:

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