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Assessor's/Tax ID No. 1319 30 714 004

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

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

2004 JAN 21 AM 9:44

When Recorded Return To:
SANDRA T CHAMPAGNE
PO BOX 3385
INCLINE VILLAGE, NV 89450

WERNER CHRISTEN
RECORDER

\$ *19.00* PAID *KJ* DEPUTY



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:2000894453 "CHAMPAGNE" Lender ID:120/2000894453 Douglas,
Nevada

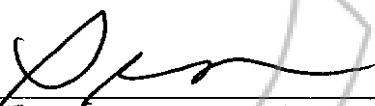
MERS #: 100031700001686290 VRU #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC is the Owner and Holder of the Note secured by the Deed of Trust Dated: 04/28/2003 , made by SANDRA T CHAMPAGNE, AN UNMARRIED WOMAN as Trustor, with FIRST AMERICAN TITLE COMPANY as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC as Beneficiary, which said Deed of Trust was recorded 05/02/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0503 Page/Folio: 1601 as Instrument No.: 575554 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 : 484 QUAKING ASPEN LANE, STATELINE, NV 89448

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 January 12th, 2004

By: 
GERALDINE SIMPSON, Vice-President



*WB*WBCITM*01/12/2004 12:53:00 PM* CITM01CITM0000000000000000609332* NVDOUGL* 2000894453 NVDOUGL_TRUST_SUB *WB*WBCITM*

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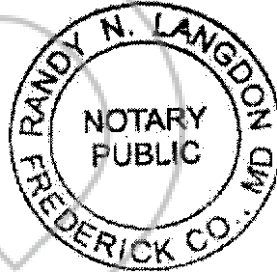
STATE OF Maryland
COUNTY OF Frederick

On January 12th, 2004, before me, Randy N. Langdon, 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,



RANDY N. LANGDON
Notary Expires: 04/07/2007



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 January 12th, 2004



YOLANDA UDOVICH, VICE PRESIDENT

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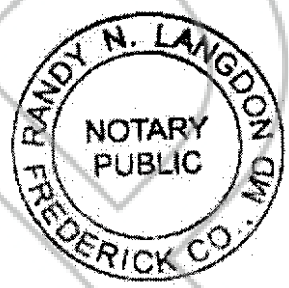
STATE OF Maryland
COUNTY OF Frederick

On January 12th, 2004, before me, Randy N. Langdon, 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,



RANDY N. LANGDON
Notary Expires: 04/07/2007



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BK0104PG06096