Assessor's/Tax ID No. 1220-21-610-057

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To: GERALD T MAHONEY 719 BLUEROCK RD GARDNERVILLE, NV 89410-8304 Verdue Truster

IN OFFICIAL SECORDS OF

OUGLAS CO. MEYADA

2004 JAN 21 AM 9: 45

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0001249532 "MAHONEY" Lender ID:7503/440051647 Douglas, Nevada 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: 04/10/2001, made by GERALD T MAHONEY AND PATRICIA M MAHONEY HUSBAND AND WIFE as Trustor, with SPECIALIZED, INC. as Trustee, for the benefit of IRWIN MORTGAGE CORPORATION as Beneficiary, which said Deed of Trust was recorded 04/18/2001 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0401 Page/Folio: 4604 as Instrument No.: 0512553 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: 719 BLUEROCK RD, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, 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;

CITIMORTGAGE, INC. S/B/M TO FIRST NATIONWIDE MORTGAGE CORPORATION

On January 13th, 2004

MERHL GIBSON, Vice-President

SEAL SEAL

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Maryland COUNTY OF Frederick

On January 13th, 2004, before me, SANDRA FOGLE, a Notary Public in and for Frederick in the State of Maryland, personally appeared MERHL GIBSON, Vice-President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

SANDRA FOGLE

Notary Expires: 05/09/2007



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 pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee On January 13th, 2004

PATRICK BENCHOFF, VICE PRESIDENT

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STATE OF Maryland COUNTY OF Frederick

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WITNESS my hand and official seal,

SANDRA FOGLE

Notary Expires: 05/09/2007



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