Assessor's/Tax ID No. 141-82-721-0016

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

JAMES A DYE
PO BOX 483
GLENBROOK, NV 89413-0483

REQUESTED BY

Verdaga Tructer

IM OFFICIAL HECORDS OF

BOUGLAS CO. HEVADA

2004 JAN 23 AM 11:51

WERNER CHRISTEN RECORDER

s/900 K2 DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0001504502 "DYE" Lender ID:1268/15045024 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: 04/07/1998, made by JAMES A DYE AND VIRGINIA DYE as Trustor, with FIRST AMERICAN TITLE CO as Trustee, for the benefit of FIRST NATIONWIDE MORTGAGE CORPORATION DBA CAL FED LENDING as Beneficiary, which said Deed of Trust was recorded 04/15/1998 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0498 Page/Folio: 2721 as Instrument No.: 0437353 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: 1438 PITTMAN TERRACE, ZEPHYR COVE, NV 89448

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 15th, **2**004

MERHL GIBSON, Vice-President

SEAL SEAL

*JED*JEDCITM*01/14/2004 12:09:00 PM* CITM01CITM000000000000000618645* NVDOUGL* 0001504502 NVDOUGL_TRUST_SUB *JED*JEDCITM*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

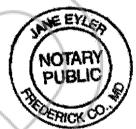
STATE OF Maryland COUNTY OF Frederick

On January 15th, 2004, 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 January 15th, 2004

TODO CRZYSIAK, VICE PRESIDENT

^{*}JED*JEDCITM*01/14/2004 12:09:00 PM* CITM01CITM000000000000000018645* NVDQUGL* 0001504502 NVDQUGL_TRUST_SUB *JED*JEDCITM*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

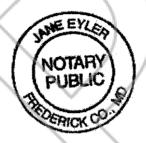
STATE OF Maryland COUNTY OF Frederick

On January 15th, 2004, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared TODD C. KRZYSIAK, 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



^{*}JED*JEDCITM*01/14/2004 12:09:00 PM* CITM01CITM00000000000000018645* NVD0UGL* 0001504502 NVD0UGL_TRUST_SUB *JED*JEDCITM*