19 Verdugo Trustee Service Corp.
POBO× 9443

Gaitherslowg, MD 20898-9443

Assessor's/Tax ID No. 39-181-01

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To: NORMAN R ZIOLA 2066 COMSTOCK DR GARDNERVILLE, NV 89410-7006 Neguested by

IN OFFICIAL RECORDS OF

DOUGLAS CO., NEVADA

2004 FEB -4 AM 9: 50

WERNER CHRISTEN
RECORDER
19 00 K2 DEPUT

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0001551015 "ZIOLA" Lender ID:3608/237146207 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: 12/22/1998, made by NORMAN R. ZIOLA, AN UNMARRIED MAN as Trustor, with MASTER MORTGAGE COMPANY, A CALIFORNIA CORPORATION as Trustee, for the benefit of FIRST NATIONWIDE MORTGAGE CORPORATION DBA CAL FED LENDING as Beneficiary, which said Deed of Trust was recorded 12/30/1998 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1298 Page/Folio: 7325 as Instrument No.: 0457733 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: 2066 COMSTOCK DR, GARDNERVILLE, NV 89410-7006

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 28th, 2004

MERHL GIBSON, Vice-President

*ZMD*ZMDCITM*01/27/2004 01:22:00 AM* CITM01CITM0000000000000000637875* NVDOUGL* 0001551015 NVDOUGL_TRUST_SUB *RT1*RT1CITM*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

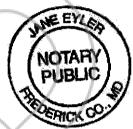
STATE OF Maryland COUNTY OF Frederick

On January 28th, 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 ZYLER

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 28th, 2004

YOLANDA UDOVICH VICE PRESIDENT

*ZMD*ZMDCITM*01/27/2004 01:22:00 AM* CITM01CITM0000000000000000637875* NVDOUGL* 0001551015 NVDOUGL_TRUST_SUB *RT1*RT1CITM*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF Maryland COUNTY OF Frederick

On January 28th, 2004, before me, Jane Eyler, 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,

JANE EYLER

Notary Expires: 11/01/2005



*ZMD*ZMDCITM*01/27/2004 01:22:00 AM* CITM01CITM000000000000000637875* NVDQUGL* 0001551015 NVDQUGL_TRUST_SUB *RT1*RT1CITM*