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Assessor's/Tax ID No. 1220 16 510 029

Recording Requested By:

When Recorded Return To:  
PAUL M DOWELL  
963 ARROWHEAD  
GARDNERVILLE, NV 89460

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

2004 FEB 10 AM 8:34

WERNER CHRISTEN  
RECORDER

\$ 19.00 PAID KD DEPUTY



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

Network Branch #:2800260143008 "DOWELL" Douglas, Nevada  
CITIFINANCIAL, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated:  
07/10/2003 , made by PAUL M. DOWELL AND CANDICE DOWELL, HUSBAND AND WIFE, AS  
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP as Trustor, with STEWART TITLE as Trustee,  
for the benefit of CITIFINANCIAL, INC. as Beneficiary, which said Deed of Trust was recorded  
07/15/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0703  
Page/Folio: 06137 as Instrument No.: 0583244 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 : 963 ARROWHEAD, GARDNERVILLE, NV 89460

IN WITNESS WHEREOF, CITIFINANCIAL, INC. 5280 CORPORATE DRIVE, FREDERICK,  
MD 21703 as owner and VERDUGO TRUSTEE SERVICE CORPORATION 5280 CORPORATE  
DRIVE, , FREDERICK, MD 21703 as Substituted Trustee, have caused this instrument to be executed,  
each in its respective interest;

CITIFINANCIAL, INC.  
On January 29th, 2004

By: [Signature]  
GERALDINE SIMPSON, Vice-President



\*GPS\*GPSCITM\*01/29/2004 01:40:00 AM\* CITM02CITM0000000000000000641374\* NVDOUGL\* 2800260143008 NVDOUGL\_TRUST\_SUB \*\*SD1CITM

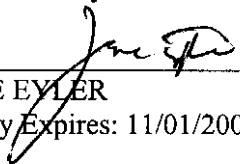
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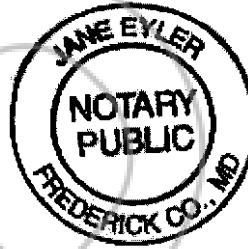
BK0204PG03669

STATE OF Maryland  
COUNTY OF Frederick

On January 29th, 2004, before me, Jane Eyler, 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,

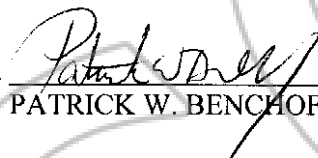
WITNESS my hand and official seal,

  
\_\_\_\_\_  
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 persons legally entitled thereto all estate now held by it under said Deed of Trust.

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee  
On January 29th, 2004

  
\_\_\_\_\_  
PATRICK W. BENCHOFF, VICE PRESIDENT

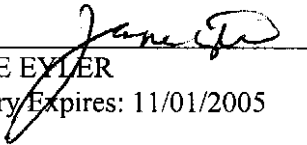
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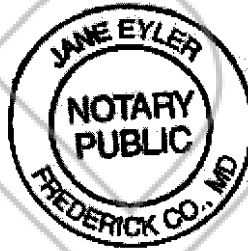
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STATE OF Maryland  
COUNTY OF Frederick

On January 29th, 2004, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared PATRICK W. BENCHOFF , 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



0604205  
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