Assessor's/Tax ID No. 05-331-100

Recording Requested By:

VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

JEANNIE L. MAGDEFRAU

490 EAGLE VISTA DRIVE

HENDERSON, NV 89012-4501

REQUESTED SK

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IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2004 MAR -5 PM 1: 29

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## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:9080186202 "MAGDEFRAU" Lender ID:120/9080186202 Douglas, Nevada

MERS #: 100038406023427001 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: 06/19/2002, made by JEANNIE L. MAGDEFRAU, A SINGLE WOMAN as Trustor, with TSI TITLE & ESCROW, INC., A NEVADA CORPORATION as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary, which said Deed of Trust was recorded 06/28/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0602 Page/Folio: 09459 as Instrument No.: 0545900 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: 326 UTE WAY, ZEPHYR COVE, 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 February 26th, 2004

MERHIL GIBSON, Vice-President

SEAL SIME

0606509 BK 0304 PG 02901

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

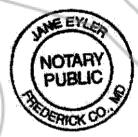
STATE OF Maryland COUNTY OF Frederick

On February 26th, 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 February 26th, 2004

PATRICK W. BENCHOFF VICE PRESIDENT

0606509 BK 0304 PG 02902

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF Maryland COUNTY OF Frederick

On February 26th, 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

