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Assessor's/Tax ID No. 1320-32-161-078

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

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

2004 APR 22 AM 9:40

When Recorded Return To:
EUGENE O BEDOW
1001 DRESSLERVILLE RD
GARDNERVILLE, NV 89410

WERNER CHRISTEN
RECORDER

\$ 1900 PAID CF DEPUTY



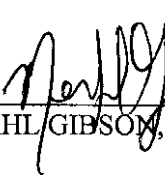
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Network Branch #:2800260131284 "BEDOW" Douglas, Nevada PIF: 03/31/2004
CITIFINANCIAL, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated:
05/17/2001, made by EUGENE O BEDOW AND NANCY BEDOW HUSBAND AND WIFE AS
JOINT TENANTS as Trustor, with STEWART TITLE as Trustee, for the benefit of CITIFINANCIAL,
INC. as Beneficiary, which said Deed of Trust was recorded 05/22/2001 in the Office of the County
Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0501 Page/Folio: 6117 as Instrument No.:
0514610 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 : 1001 DRESSLERVILLE RD, GARDNERVILLE, NV 89410

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 April 12th, 2004

By: 
MERHL GIBSON, Vice-President



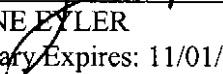
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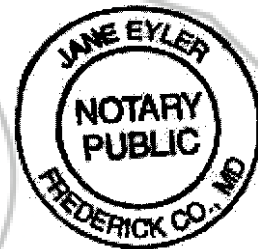
STATE OF Maryland
COUNTY OF Frederick

On April 12th, 2004, before me, Jane Eyer, 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 persons legally entitled thereto all estate now held by it under said Deed of Trust.

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee
On April 12th, 2004



ALEXIS HELFRICH, VICE PRESIDENT

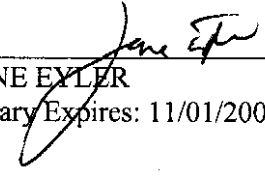
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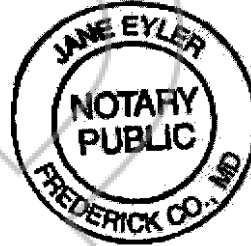
STATE OF Maryland
COUNTY OF Frederick

On April 12th, 2004, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared ALEXIS HELFRICH , 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



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