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Assessor's/Tax ID No. 21-202-01

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

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

2004 MAY -6 AM 8:06

WERNER CHRISTEN
RECORDER

\$19⁰⁰ PAID *kg* DEPUTY

When Recorded Return To:
✓ CRAIG S WHALEY
1031 SAINT VINCENT PL
SANTA ANA, CA 92705-2309



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0683518354 "WHALEY" Lender ID:5519/1659188865 Douglas, Nevada
CITIMORTGAGE, INC. SUCCESSOR BY MERGER TO FIRST NATIONWIDE MORTGAGE
CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 10/26/1992 ,
made by CRAIG S WHALEY as Trustor, with CAL FED SERVICE CORPORATION, A CALIFORNIA
CORPORATION as Trustee, for the benefit of CALIFORNIA FEDERAL BANK, A FEDERAL
SAVINGS BANK as Beneficiary, which said Deed of Trust was recorded 10/29/1992 in the Office of the
County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1092 Page/Folio: 5772 as Instrument
No.: 292103 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 : 2643 KAYNE AVENUE, MINDEN, NV 89423

IN WITNESS WHEREOF, CITIMORTGAGE, INC. SUCCESSOR BY MERGER 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. SUCCESSOR BY MERGER TO FIRST NATIONWIDE MORTGAGE
CORPORATION
On April 27th, 2004

By: *[Signature]*
MERHL GIBSON, Vice-President



*NHS*NHSCITM*04/25/2004 11:44:00 PM* CITM01CITM000000000000000817208* NVDUGL* 0683518354 NVDUGL_TRUST_SUB **ASCITM*

0612331

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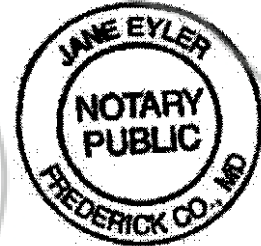
STATE OF Maryland
COUNTY OF Frederick

On April 27th, 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 persons legally entitled thereto all estate now held by it under said Deed of Trust.

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee
On April 27th, 2004

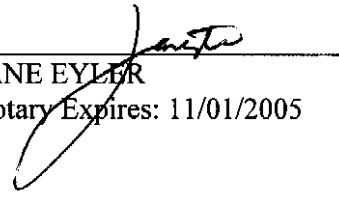


J. PHILIP MCALEAVY, VICE PRESIDENT

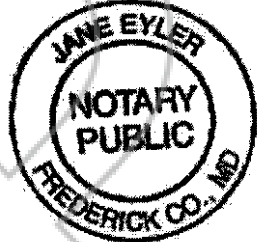
STATE OF Maryland
COUNTY OF Frederick

On April 27th, 2004, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared J. PHILIP MCALEAVY , 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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BK0504PG01735