Assessor's/Tax ID No. 0000-27-150-230

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To: STEVE GOLDMAN 1253 SORENSEN LN GARNERVILLE, NV 89410-8645 REQUESTED BY

WALLO MUSELL

IN DEFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2004 MAY -7 PM 12: 34

WERNER CHRISTEN RECORDER

19 PAID BL DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0541195358 "GOLDMAN" Lender ID:4082/1692926646 Douglas, Nevada

THE BANK OF NEW YORK AS TRUSTEE BY AND THROUGH IT'S ATTORNEY IN FACT CITIMORTGAGE INC., F/K/A CITICORP MORTGAGE, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 08/20/1993, made by STEVE GOLDMAN THERESA GOLDMAN as Trustor, with STANDARD TRUST DEED SERVICE COMPANY, A CALIFORNIA CORPORATION as Trustee, for the benefit of HEADLANDS MORTGAGE COMPANY as Beneficiary, which said Deed of Trust was recorded 08/20/1993 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0893 Page/Folio: 4105 as Instrument No.: 315623 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: 1253 SORENSEN LN, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, THE BANK OF NEW YORK AS TRUSTEE BY AND THROUGH IT'S ATTORNEY IN FACT CITIMORTGAGE INC., F/K/A CITICORP MORTGAGE, 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:

*WB*WBCITM*04/21/2004 08:57:00 AM* CITM01CITM000000000000000000790623* NVDOUGL* 0541195358 NVDOUGL_TRUST_SUB **MFACITM*

0612518 BK0504PG02640

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

THE BANK OF NEW YORK AS TRUSTEE BY AND THROUGH IT'S ATTORNEY IN FACT CITIMORTGAGE INC., F/K/A CITICORP MORTGAGE, INC. Power of Attorney On April 22nd, 2004 recorded on 4-14-04 in \$10178 Book 404, Pa 781



STATE OF Maryland COUNTY OF Frederick

On April 22nd, 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 April 22nd, 2004

MICHAEL J. NOLAN, VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On April 22nd, 2004, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared MICHAEL J. NOLAN, 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



0612518 BK0504PG02642