

Assessor's/Tax ID No. 0000-05-302-160

Recording Requested By:  
CITIFINANCIAL MORTGAGE COMPANY, INC.

When Recorded Return To:  
✓ DONALD TWETEN  
P.O. BOX 1926  
ZEPHYR COVE, NV 89448

REQUESTED BY  
*Citifinancial*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2004 MAY 10 AM 10: 23

WERNER CHRISTEN  
RECORDER

\$19<sup>00</sup> PAID *K2* DEPUTY

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

CITIFINANCIAL MORTGAGE COMPANY #:0004546406 "TWETEN" Lender  
ID:11122/0000300859287 Douglas, Nevada PIF: 04/16/2004  
CITIFINANCIAL MORTGAGE CO., INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 01/17/2002 , made by DONALD L. TWETEN AND MARY L. TWETEN, HUSBAND AND WIFE AS JOINT TENANTS AND WITH RIGHTS OF SURVIVORSHIP AND TENANTS IN COMMON as Trustor, with FIRST AMERICAN TITLE INSURANCE COMPANY OF NEVADA as Trustee, for the benefit of FIRST UNION NATIONAL BANK OF DELAWARE as Beneficiary, which said Deed of Trust was recorded 01/28/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0102 Page/Folio: 8146 as Instrument No.: 0533371 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 : 1 NAVAJO CT, ZEPHYR COVE, NV 89448

IN WITNESS WHEREOF, CITIFINANCIAL MORTGAGE CO., INC. 3232 W. ROYAL LANE, IRVING, TX 75063 as owner and VERDUGO TRUSTEE SERVICE CORPORATION P.O. BOX 9443, DEPT. 1020/ CFMC, GAITHERSBURG, MD 20898-9443 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

CITIFINANCIAL MORTGAGE CO., INC.  
On April 28th, 2004

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



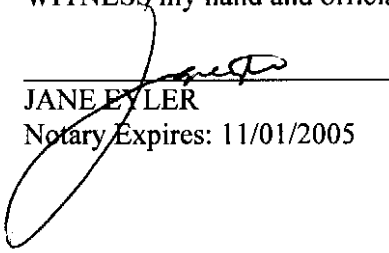
\*JM3\*TMPCITM\*04/20/2004 02:50:00 PM\* THAS01THAS00000000000000000304812\*\* NVDOUGL\* 0004546406 NVDOUGL\_TRUST\_SUB \*RR\*RRTHAS\*

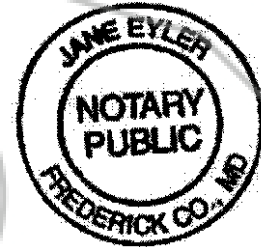
0612616  
BK0504PG03253

STATE OF Maryland  
COUNTY OF Frederick

On April 28th, 2004, before me, JANE EYLER, a Notary Public in and for Frederick in the State of Maryland, personally appeared MERHL GIBSON, Vice-President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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 28th, 2004

  
\_\_\_\_\_  
YOLANDA UDOVICH, VICE PRESIDENT

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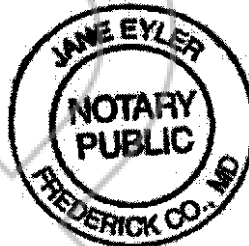
STATE OF Maryland  
COUNTY OF Frederick

On April 28th, 2004, before me, JANE EYLER, a Notary Public in and for Frederick in the State of Maryland, personally appeared YOLANDA UDOVICH , VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

  
\_\_\_\_\_  
JANE EYLER

Notary Expires: 11/01/2005



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BK0504PG03255