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Assessor's/Tax ID No. 1319-09-801-010,1319-16-001-001

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:
DAVID M WHITGOB
187 CANDY DANCE LN
GENOA, NV 89411

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

2004 MAY 11 AM 10:35

WERNER CHRISTEN
RECORDER

\$19⁰⁰ PAID kg DEPUTY



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0626244274 "WHITGOB" Lender ID:4610/1689200971 Douglas, Nevada
MERS #: 100052599939874125 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: 06/17/2003 , made by DAVID M. WHITGOB AND PAMELA J. WHITGOB HUSBAND AND WIFE, AS JOINT TENANTS as Trustor, with JOAN H. ANDERSON as Trustee, for the benefit of "MERS" IS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary, which said Deed of Trust was recorded 06/26/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0603 Page/Folio: 14432 as Instrument No.: 0581519 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 : 187 CANDY DANCE LN, GENOA, NV 89411

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 April 29th, 2004

By: [Signature]
MERHL GIBSON, Vice-President



*RWA*RWACITM*04/29/2004 07:14:00 AM* CITM01CITM00000000000000822486* NVDOUGL* 0626244274 NVDOUGL_TRUST_SUB **ASCITM*

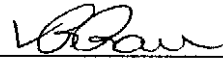
0612749

BK0504PG04009

STATE OF Maryland
COUNTY OF Frederick

On April 29th, 2004, before me, V. ROBIN RAU, 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,




V. ROBIN RAU
Notary Expires: 12/31/2007



(This area for notarial seal)

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 29th, 2004



TODD C. KRZYSIAK, VICE PRESIDENT


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STATE OF Maryland
COUNTY OF Frederick

On April 29th, 2004, before me, V. ROBIN RAU, a Notary Public in and for Frederick in the State of Maryland, personally appeared TODD C. KRZYSIAK , 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,



V. ROBIN RAU
Notary Expires: 12/31/2007



(This area for notarial seal)

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BK0504PG04011