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Assessor's/Tax ID No. 37-382-01

Recording Requested By:  
AMERICA'S SERVICING COMPANY

When Recorded Return To:  
TONY HEMMAH  
1355 SANDSTONE DR  
WELLINGTON, NV 89444

REQUESTED BY  
*America's Servicing*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2004 MAY 17 PM 2:49

WERNER CHRISTEN  
RECORDER

\$19.<sup>00</sup> PAID *kt* DEPUTY

\*1112000376\*

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

America's Servicing Company #:1112000376 "HEMMAH" Lender ID:M53100/1000001207 Douglas, Nevada

Wells Fargo Bank, N.A., successor by merger to Wells Fargo Home Mortgage, Inc. as Attorney In Fact for HSBC Bank USA , as Trustee to Citigroup Mortgage Loan Trust, Inc. Series 2003-HE4 is the Owner and Holder of the Note secured by the Deed of Trust Dated: 09/23/1999 , made by TONY R. HEMMAH AND BAMBI HEMMAH, HUSBAND AND WIFE, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP as Trustor, with WESTWOOD ASSOCIATES, A CALIFORNIA CORPORATION as Trustee, for the benefit of WMC MORTGAGE CORP. as Beneficiary, which said Deed of Trust was recorded 09/30/1999 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0999 Page/Folio: 6337 as Instrument No.: 0477883 wherein said Owner and Holder hereby substitutes WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address : 1355 SANDSTONE DRIVE, WELLINGTON, NV 89444

IN WITNESS WHEREOF, Wells Fargo Bank, N.A., successor by merger to Wells Fargo Home Mortgage, Inc. as Attorney In Fact for HSBC Bank USA , as Trustee to Citigroup Mortgage Loan Trust, Inc. Series 2003-HE4 4185 HALLMARK PARKWAY, SAN BERNARDINO, CA 92407 as owner and WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION 4185 HALLMARK PARKWAY, , SAN BERNARDINO, CA 92407 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

0613372  
BK0504PG07832

Wells Fargo Bank, N.A., successor by merger to Wells Fargo Home Mortgage, Inc. as Attorney In Fact for HSBC Bank USA , as Trustee to Citigroup Mortgage Loan Trust, Inc. Series 2003-HE4  
On May 10th, 2004

By: KMCL  
KARIE MCCLAIN, Vice President Loan  
Documentation

STATE OF California  
COUNTY OF San Bernardino

On May 10th, 2004, before me, TAMMY STURGIS, a Notary Public in and for San Bernardino in the State of California, personally appeared KARIE MCCLAIN, Vice President Loan Documentation, 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,

TAMMY STURGIS  
TAMMY STURGIS  
Notary Expires: 12/18/2007 #1456797



(This area for notarial seal)

WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION 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.

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By WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION as Trustee

On May 10th, 2004

*K.McClain*

KARIE MCCLAIN , VICE PRESIDENT LOAN DOCUMENTATION

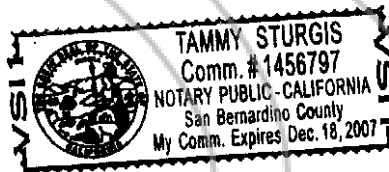
STATE OF California  
COUNTY OF San Bernardino

On May 10th, 2004, before me, TAMMY STURGIS, a Notary Public in and for San Bernardino in the State of California, personally appeared KARIE MCCLAIN , VICE PRESIDENT LOAN DOCUMENTATION, 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,

*Tammy Sturgis*  
TAMMY STURGIS

Notary Expires: 12/18/2007 #1456797



(This area for notarial seal)

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