a/

Assessor's/Tax ID No. 1220-21-710-224

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:
H LYNN MC GOWAN
673 BLUEROCK ROAD
GARDNERVILLE, NV 89410-8411

Verdues TEO BY

Verdue o Truster

IN OFFICIAL RECORDS OF

DOUGLAS CO. HEVADA

2004 JUN -2 AM 9: 07

WERNER CHRISTEN RECORDER

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0002414062 "GOWAN" Lender ID:5526/1675770714 Douglas, Nevada MERS #: 100014400005602226 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: 11/09/2000, made by H. LYNN MC GOWAN AND MARY A. MC GOWAN, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with STEWART TITLE OF DOUGLAS COUNTY as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary, which said Deed of Trust was recorded 11/30/2000 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1100 Page/Folio: 6003 as Instrument No.: 0504156 ReRecorded 02/05/2001 in Book/Reel/Liber: 0201 Page/Folio: 0443 as Instrument No.: 0508105 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: 673 BLUEROCK ROAD, GARDNERVILLE, NV 89410

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 May 20th, 2004

By: ______ MERHL GIBSON, Vice-President



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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Maryland COUNTY OF Frederick

On May 20th, 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 EX LER

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 May 20th, 2004

PATRICK W. BENCHOFF, VICE PRESIDENT

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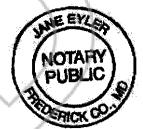
STATE OF Maryland COUNTY OF Frederick

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WITNESS my hand and official seal,

JANE EXTER

Notary Expires: 11/01/2005



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