9

Assessor's/Tax ID No. 21-110-57

Parcel # 1420-33-610-013

Recording Requested By:

VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

JAMES W CLAPP

1358 CATHY LANE

MINDEN, NV 89423-0000

Versuga Trustee
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2004 JUL -8 AM 9:51

WERNER CHRISTEN RECORDER

\$19 PAID K 2 DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0200383781 "CLAPP" Lender ID:5904/1270223838 Douglas, Nevada WHITE MOUNTAINS SERVICES CORPORATION, FKA SOURCE ONE MORTGAGE SERVICES CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 11/20/1992, made by JAMES W. CLAPP AND DIANE J. BRADLEY, HUSBAND AND WIFE as Trustor, with MADISON DIVIDENDS, INC., A CALIFORNIA CORPORATION as Trustee, for the benefit of CENTRAL PACIFIC MORTGAGE COMPANY, A CALIFORNIA CORPORATION as Beneficiary, which said Deed of Trust was recorded 11/25/1992 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1192 Page/Folio: 4892 as Instrument No.: 294113 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: 1358 CATHY LANE, MINDEN, NV 89423-0000

IN WITNESS WHEREOF, WHITE MOUNTAINS SERVICES CORPORATION, FKA SOURCE ONE MORTGAGE SERVICES CORPORATION 5280 CORPORATE DRIVE, MC 22-528-1020, FREDERICK, MD 21703 as owner and VERDUGO TRUSTEE SERVICE CORPORATION DEPT 1020/532705, PO BOX 9443, GAITHERSBURG, MD 20898-9443 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

WHITE MOUNTAINS SERVICES CORPORATION, FKA SOURCE ONE MORTGAGE SERVICES CORPORATION
On June 29th, 2004

D...

MERHL GIBSON, Vice-President



*SA1*SA1CITM*06/27/2004 10;44:00 PM* CITM01CITM00000000000000046679* NVDOUGL* 0200383781 NVDOUGL_TRUST_SUB **ASCITM*

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

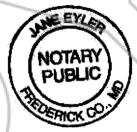
STATE OF Maryland COUNTY OF Frederick

On June 29th, 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 EYLAR

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 June 29th, 2004

GERALDINE SIMPSON, VICE PRESIDENT

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STATE OF Maryland COUNTY OF Frederick

On June 29th, 2004, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared GERALDINE SIMPSON, 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 EXTER

Notary/Expires: 11/01/2005



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