

Assessor's/Tax ID No. 1220-21-810-145

Recording Requested By:  
CITIFINANCIAL MORTGAGE COMPANY, INC.

When Recorded Return To:  
✓ WILLEM WATERLOO  
620 VICTORIA WAY  
GARDNERVILLE, NV 894600000

REQUESTED BY  
*Citifinancial*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA  
2004 JUL 14 AM 8:22  
WERNER CHRISTEN  
RECORDER  
\$19<sup>50</sup> PAID *K2* DEPUTY

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

CITIFINANCIAL MORTGAGE COMPANY #:5001430458 "WATERLOO" Lender  
ID:11012/000005001430458 Douglas, Nevada PIF: 06/25/2004  
Citifinancial Mortgage Company, Inc. Successor In Interest by merge to Associates Home Equity Services, Inc. Successor In Interest by Merge to Ford Consumer Finance Company, Inc. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 09/12/2003 , made by WILLEM J WATERLOO AND MARGARETHA E WATERLOO as Trustor, with STEWART TITLE OF NORTHERN NEVADASTEWART TITLE as Trustee, for the benefit of HOME LOAN AND INVESTMENT BANK, F.S.B. as Beneficiary, which said Deed of Trust was recorded 09/16/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0903 Page/Folio: 8205 as Instrument No.: 590084 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 : 620 VICTORIA WAY, GARDNERVILLE, NV 89460-0000

IN WITNESS WHEREOF, Citifinancial Mortgage Company, Inc. Successor In Interest by merge to Associates Home Equity Services, Inc. Successor In Interest by Merge to Ford Consumer Finance Company, Inc. 5280 CORPORATE DRIVE, FREDERICK, MD 21703 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;

0618646  
BK0704PG05017

Citifinancial Mortgage Company, Inc. Successor In Interest by merge to Associates Home Equity Services, Inc. Successor In Interest by Merge to Ford Consumer Finance Company, Inc.  
On July 7th, 2004

By: *Sharon E. Williams*  
SHARON E. WILLIAMS, Vice-President

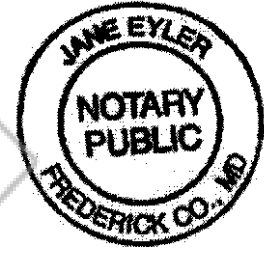


STATE OF Maryland  
COUNTY OF Frederick

On July 7th, 2004, before me, JANE EYLER, a Notary Public in and for Frederick in the State of Maryland, personally appeared SHARON E. WILLIAMS, 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 Eyer*  
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 July 7th, 2004


*Geraldine Simpson*  
GERALDINE SIMPSON, VICE PRESIDENT

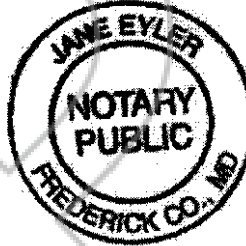
0618646  
BK0704PG05018

STATE OF Maryland  
COUNTY OF Frederick

On July 7th, 2004, before me, JANE EYLER, a Notary Public in and for Frederick in the State of Maryland, personally appeared GERALDINE SIMPSON , 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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BK0704PG05019