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Assessor's/Tax ID No. 1420-28-710-008

Recording Requested By:
CITIFINANCIAL MORTGAGE COMPANY, INC.

When Recorded Return To:
WANDA JONES
VERDUGO TRUSTEE SERVICE CORP.
P.O. BOX 9443
DEPT. 1020/ CFMC
GAITHERSBURG, MD 20898-9443

REQUESTED BY
Citifinancial
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2004 AUG -9 AM 11:02

WERNER CHRISTEN
RECORDER

$ 19 PAID KJ DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIFINANCIAL MORTGAGE CORPORATION #:5000521588 "HENDERSON" Lender ID:11012/ESERVE Douglas, Nevada PIF: 07/29/2004
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: 09/24/2002 , made by DELAINE L. HENDERSON, A MARRIED WOMAN, AS HER SOLE AND SEPARATE PROPERTY as Trustor, with WESTERN TITLE as Trustee, for the benefit of CITIFINANCIAL MORGAGE COMPANY, INC. as Beneficiary, which said Deed of Trust was recorded 09/30/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0902 Page/Folio: 10244 as Instrument No.: 0553350 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 : 1364 SARATOGA STREET, MINDEN, NV 89423

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;

*NM2*NM2CITM*08/01/2004 11:49:00 PM* THAS01THAS000000000000000000333600** NVDOUGL* 5000521588 NVDOUGL_TRUST_SUB *RR*RRTHAS*

COPY

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 August 2nd, 2004

By:_____
MERHL GIBSON, Vice-President

Citifinancial Mortgage Company, Inc. CORPORATE SEAL 1967 NEW YORK

STATE OF Maryland
COUNTY OF Frederick

On August 2nd, 2004, before me, JANE EYLER, 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,

_____
JANE EYLER
Notary Expires: 11/01/2005

JANE EYLER NOTARY PUBLIC FREDERICK CO., MD

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 August 2nd, 2004

_____
GERALDINE SIMPSON , VICE PRESIDENT

COPY

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STATE OF Maryland
COUNTY OF Frederick

On August 2nd, 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

JANE EYLER
NOTARY PUBLIC
FREDERICK CO., MD

COPY