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Assessor's/Tax ID No. 1220-15-410-070

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:
BILLY C HANSEN
1449 ANNKIM CIR
GARDNERVILLE, NV 89410-8894

Verdues Trus fer IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2004 AUG 16 AM 9: 12

WERNER CHRISTEN
RECORDER

S PAID K 1 DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:2000235661 "HANSEN" Lender ID:680/1681368561 Douglas, Nevada CITIBANK (NEVADA), N.A. BY AND THROUGH ITS ATTORNEY IN FACT CITIMORTGAGE, INC. F/K/A CITICORP MORTGAGE, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 05/07/2002, made by BILLY C. HANSEN AND KATHLEEN M. HANSEN, HUSBAND AND WIFE, WITH TENURE OF TITLE AS COMMUNNITY PROPERTY, WITH RIGHT OF SURVIVORSHIP. as Trustor, with FIRST AMERICAN TITLE COMPANY as Trustee, for the benefit of CITIBANK (NEVADA) N. A.. as Beneficiary, which said Deed of Trust was recorded 06/06/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0602 Page/Folio: 01413 as Instrument No.: 0543932 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: 1449 ANNKIM CIR, GARDNERVILLE, NV 89410-8894

IN WITNESS WHEREOF, CITIBANK (NEVADA), N.A. BY AND THROUGH ITS ATTORNEY IN FACT CITIMORTGAGE, INC. F/K/A CITICORP MORTGAGE, 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;

*MC3*MC3CITM*08/02/2004 01:40:00 AM* CITM01CITM0000000000000001005970* NVDOUGL* 2000235661 NVDOUGL TRUST SUB **ASCITM*

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

CITIBANK (NEVADA), N.A. BY AND THROUGH ITS ATTORNEY IN FACT CITIMORTGAGE, INC. F/K/A CITICORP MORTGAGE, INC. POA: 03/26/1990 in Book/Reel/Liber: 390 Page/Folio: 3006

On August 2nd, 2004

By: MERHL GIBSON, Vice-President



STATE OF Maryland COUNTY OF Frederick

On August 2nd, 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 EYLER

Notary Expires: 11/01/2005

NOTARY PUBLIC S

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.

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee On August 2nd, 2004

GERALDINE SIMPSON, VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On August 2nd, 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 EYLER

Notary Expires: 11/01/2005



*MC3*MC3CITM*08/02/2004 01:40:00 AM* CITM01CITM00000000000001005970* NVDOUGL* 2000235661 NVDOUGL_TRUST_SUB **ASCITM*