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Assessor's/Tax ID No. 1420-18-113-048

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:
NATHAN CORNWELL
865 AMADOR CIRCLE
CARSON CITY, NV 89705-7229

REQUESTED BY
Verdugo Trustee
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2004 AUG 24 AM 8:35

WERNER CHRISTEN
RECORDER

\$19.00 PAID KJ DEPUTY



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0001344716 "CORNWELL" Lender ID:8014/0001344716 Douglas,
Nevada

MERS #: 100034900003800199 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: 08/15/2002, made by NATHAN CORNWELL AND WIFE, JENNIFER CORNWELL as Trustor, with NORTHERN NEVADA TITLE COMPANY as Trustee, for the benefit of MCAFEE MORTGAGE & INVESTMENT COMPANY as Beneficiary, which said Deed of Trust was recorded 08/19/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0802 Page/Folio: 05522 as Instrument No.: 0549827 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 : 865 AMADOR CIRCLE, CARSON CITY, NV 89705

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 August 11th, 2004

By: [Signature]
MERHL GIBSON, Vice-President



*RWA*RWACITM*08/09/2004 10:48:00 AM* CITM01CITM000000000000001015592* NVDOUGL* 0001344716 NVDOUGL_TRUST_SUB **ASCITM*

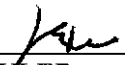
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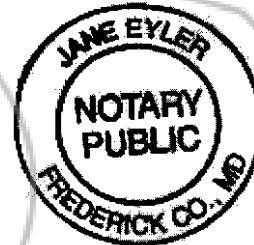
STATE OF Maryland
COUNTY OF Frederick

On August 11th, 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



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 August 11th, 2004



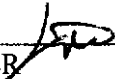
GERALDINE SIMPSON, VICE PRESIDENT

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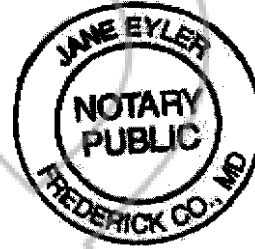
STATE OF Maryland
COUNTY OF Frederick

On August 11th, 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



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