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Assessor's/Tax ID No. 1418-34-111-034

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:
✓ ROGER F SUKKAR
2381 PROSPERITY WAY
SAN LEANDRO, CA 94578-1122

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

2004 SEP 29 PM 2: 33

WERNER CHRISTEN
RECORDER

\$19⁰⁰ PAID Kj DEPUTY



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE


CITIMORTGAGE, INC. #:0626318697 "SUUKAR" Lender ID:5009/1686436697 Douglas, Nevada
MERS #: 100025440000502812 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: 08/19/2002 , made by ROGER F. SUKKAR AND ESPERANZA SUKKAR, HUSBAND AND WIFE. as Trustor, with FIRST AMERICAN TITLE COMPANY. as Trustee, for the benefit of GATEWAY BANK, FSB. as Beneficiary, which said Deed of Trust was recorded 09/04/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0902 Page/Folio: 00825 as Instrument No.: 0551396 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 : 225 LYONS AVE, ZEPHYR COVE, NV 89448

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 September 22nd, 2004

By: 
MERHL GIBSON, Vice-President



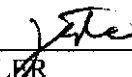
*AK*AKCITM*09/20/2004 01:46:00 AM* CITM01CITM00000000000000001080220* NVDOUGL* 0626318697 NVDOUGL_TRUST_SUB **ASCITM*

0625371
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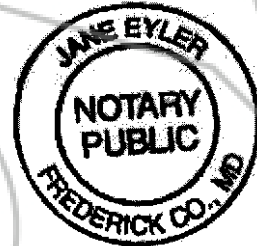
STATE OF Maryland
COUNTY OF Frederick

On September 22nd, 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,

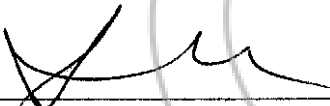


JANE EYLER
Notary Expires: 11/01/2005



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 September 22nd, 2004



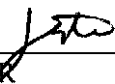
SHARON E. WILLIAMS, VICE PRESIDENT

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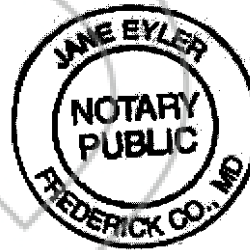
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WITNESS my hand and official seal,



JANE EYLER
Notary Expires: 11/01/2005



0625371

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