Assessor's/Tax ID No. 177-13-617-001

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

RICHARD MCCREEDY
127 COVENTRY CIRCLE
HENDERSON, NV 89074

REQUESTED BY

IN OFFICIAL RECORDS OF

ODUGLAS CO., NEVADA

2004 OCT 25 AM II: 38

WERNER CHRISTEN RECORDER

S 19 W BC DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0013125209 "MCCREEDY" Lender ID:101/0013125209 Douglas, Nevada

MERS #: 100032700004328212 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: 06/03/2003, made by RICHARD MCCREEDY AND REBECCA MCCREEDY, HUSBAND & WIFE as Trustor, with C.C.M.C CO., A CALIFORNIA CORPORATION as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary, which said Deed of Trust was recorded 06/11/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 20030611 Page/Folio: N/A as Instrument No.: 02872 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: 127 COVENTRY CIRCLE, HENDERSON, NV 89074

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 October 15th, 2004

MERHL GIBSON, Vice-President

SEAL SEAL SEAL SOLUTION OF CHARACTER OF CHAR

*RWACITM*10/11/2004 09.11.00 AM* CITM01CITM000000000000000000185022* NVDDUGL* 0013125209 NVDDUGL_TRUST_SUB **ASCITM*

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Maryland COUNTY OF Frederick

On October 15th, 2004, before me, SHERRY L. SHEFFLER, 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,

SHERRY L. SHEFFLER Notary Expires: 12/31/2007

(This area for notarial seal)

VERDUGO TRUSTEE SERVICE CORPORA FION-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 October 15th, 2004

PERALDINE SIMPSON, VICE PRESIDENT

*RWA*RWACITM*10/11/2004 09:11:00 AM* CITM01CITM000000000000001085022* NVDOUGL* 0013125209 NVDOUGL_TRUST_SUB **ASCITM*

STATE OF Maryland COUNTY OF Frederick

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WITNESS my hand and official seal,

SHERRY L. SHEFFLER Notary Expires: 12/31/2007



(This area for notarial seal)

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