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Assessor's/Tax ID No. 1420-07-711-012 , 0000-21-307-050

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 Mtg
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2004 OCT 27 AM 9: 55

WERNER CHRISTEN
RECORDER

S 19 W PAID *BR* DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIFINANCIAL MORTGAGE CORPORATION #:5001259036 "KINSLEY" Lender
ID:11012/ESERVE Douglas, Nevada PIF: 10/19/2004

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: 08/07/2003 , made by JOHN M. KINSLEY AND KRISTIN L. KINSLEY, HUSBAND AND WIFE, AS JOINT TENANTS as Trustor, with FIRST AMERICAN TITLE INSURANCE CO as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary, which said Deed of Trust was recorded 08/20/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0803 Page/Folio: 10392 as Instrument No.: 0587172 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 : 1008 MICA DRIVE, CARSON CITY, NV 89705-0000

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, DEPT. 1020, 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;

*MRS*MRSCITM*10/21/2004 04:53:00 AM* THAS01THAS0000000000000000035528** NVDOUGL* 5001259036 NVDUGL_TRUST_SUB **RRACITM*


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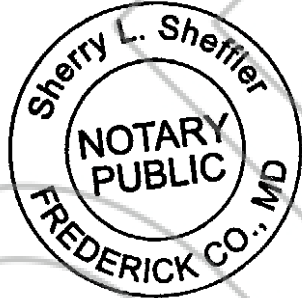
STATE OF Maryland
COUNTY OF Frederick

On October 21st, 2004, before me, SHERRY L. SHEFFLER, 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,



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



(This area for notarial seal)