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Assessor's/Tax ID No. 0000-35-304-020

Recording Requested By:  
VERDUGO TRUSTEE SERVICE CORPORATION

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

2004 NOV -9 AM 10: 57

WERNER CHRISTEN  
RECORDER

\$19<sup>00</sup> PAID *KJ* DEPUTY

✓ When Recorded Return To:  
DONALD R STEDMAN  
PO BOX 2013  
GARDNERVILLE, NV 89410-0000



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

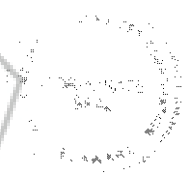
CITIMORTGAGE, INC. #:0121236697 "STEDMAN" Lender ID:5502/1657545793 Douglas, Nevada  
WHITE MOUNTAINS SERVICES CORPORATION, FKA SOURCE ONE MORTGAGE SERVICES CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 12/26/1991, made by DONALD R. STEDMAN AND JENNIFER L. STEDMAN, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with FIRST COMMERCIAL TITLE INC. as Trustee, for the benefit of INTERWEST MORTGAGE as Beneficiary, which said Deed of Trust was recorded 12/31/1991 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1291 Page/Folio: 4688 as Instrument No.: 268130 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 : 1251 MYERS DRIVE, GARDNERVILLE, NV 89410-0000

IN WITNESS WHEREOF, WHITE MOUNTAINS SERVICES CORPORATION, FKA SOURCE ONE MORTGAGE SERVICES CORPORATION 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;

WHITE MOUNTAINS SERVICES CORPORATION, FKA SOURCE ONE MORTGAGE SERVICES CORPORATION  
On November 1st, 2004

By:   
MERHL GIBSON, Vice-President



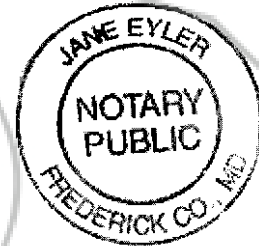
0628842  
BK 1104 PG 04346

STATE OF Maryland  
COUNTY OF Frederick

On November 1st, 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 November 1st, 2004


\_\_\_\_\_  
A. JANE SHOWS, VICE PRESIDENT

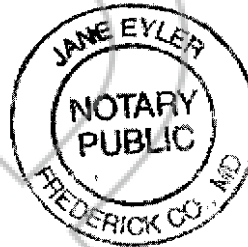
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BK1104PG04347

STATE OF Maryland  
COUNTY OF Frederick

On November 1st, 2004, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared A. JANE SHOWS , 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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