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Assessor's/Tax ID No: 1420-18-214-005

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

✓ When Recorded Return To:
STEPHEN SIMPSON
3339 PLYMOUTH DRIVE
CARSON CITY, NV 89705-7212

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

2004 NOV -9' AM 10: 58

WERNER CHRISTEN
RECORDER

\$ 19⁰⁰ PAID KJ DEPUTY



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0001330870 "SIMPSON" Lender ID:2312/13308689 Douglas, Nevada
CITIMORTGAGE, INC. SUCCESSOR BY MERGER TO FIRST NATIONWIDE MORTGAGE
CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 06/03/2002 ,
made by STEPHEN & TAMMI SIMPSON, HUSBAND AND WIFE as Trustor, with THE REGIONAL
COUNCIL OF RURAL COUNTIES as Trustee, for the benefit of THE CALIFORNIA RURAL HOME
MORTGAGE FINANCE AUTHORITY as Beneficiary, which said Deed of Trust was recorded
06/07/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0602
Page/Folio: 01808 as Instrument No.: 0544003 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 : 3339 PLYMOUTH DRIVE, CARSON CITY, NV 89705

IN WITNESS WHEREOF, CITIMORTGAGE, INC. SUCCESSOR BY MERGER TO FIRST
NATIONWIDE MORTGAGE 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;

CITIMORTGAGE, INC. SUCCESSOR BY MERGER TO FIRST NATIONWIDE MORTGAGE
CORPORATION
On November 2nd, 2004

By: [Signature]
MERHL GIBSON, Vice-President



*SE*SECITM*10/22/2004 12:39:00 AM* CITM01CITM0000000000000001129550* NVDOUGL* 0001330870 NVDOUGL_TRUST_SUB **CKCITM*


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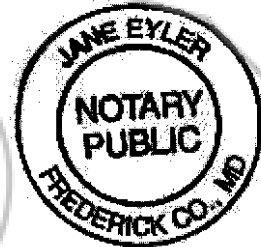
STATE OF Maryland
COUNTY OF Frederick

On November 2nd, 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,

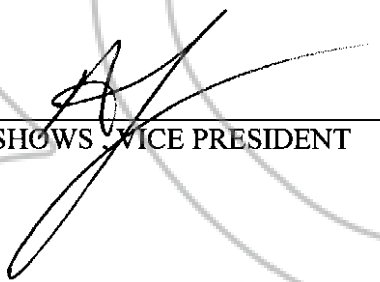


JANE EYLER
Notary Expires: 11/01/2005



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 2nd, 2004



A. JANE SHOWS, VICE PRESIDENT

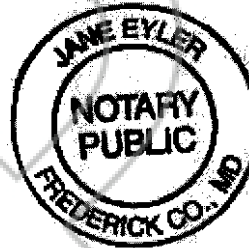
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BK1104PG04350

STATE OF Maryland
COUNTY OF Frederick

On November 2nd, 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,

JAE
JANE EYLER
Notary Expires: 11/01/2005



0628843

BK1104PG04351