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 IN OFFICIAL RECORDS DOUGLAS COL NEVADA

2004 NOV -9 AM 11: 00

WERNER CHRISTEN RECORDER DEPUTY



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0001330868 "SIMPSON" Lender ID:543/0001330868 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 SIMPSON AND TAMMI SIMPSON, HUSBAND AND WIFE as Trustor, with U. S. FINANCIAL MORTGAGE CORP., A HAWAII CORPORATION as Trustee, for the benefit of U. S. FINANCIAL MORTGAGE CORP., A HAWAII CORPORATION 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: 1802 as Instrument No.: 0544002 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

MERHL GIBSON, Vice-President



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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

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 pesons 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,

XCE PRESIDENT

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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 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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