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Assessor's/Tax ID No. 142007717019

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:
LAURA T CADOT
3472 INDIAN DR
CARSON CITY, NV 89705

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

2004 NOV 16 AM 11:05

WERNER CHRISTEN
RECORDER

\$19⁰⁰ PAID K2 DEPUTY




SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Network Branch #:2800260115998 "CADOT" Douglas, Nevada PIF: 10/12/2004
COMMERCIAL CREDIT CORPORATION NOW KNOWN AS CITIFINANCIAL, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 01/24/1998 , made by HOWARD E CADOT AND LAURA T CADOT, HUSBAND AND WIFE AS JOINT TENANTS, WITH RIGHT OF SURVIVORSHIP AND NOT AS TENANT as Trustor, with FIRST AMERICAN TITLE CO as Trustee, for the benefit of COMMERCIAL CREDIT CORPORATION as Beneficiary, which said Deed of Trust was recorded 01/24/1998 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 0431276 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 : 3472 INDIAN DR, CARSON CITY, NV 89705

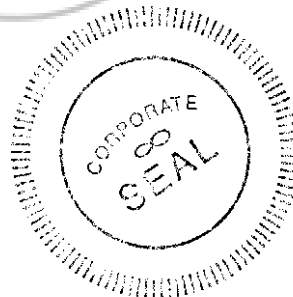
IN WITNESS WHEREOF, COMMERCIAL CREDIT CORPORATION NOW KNOWN AS CITIFINANCIAL, INC. 5280 CORPORATE DRIVE, FREDERICK, MD 21703 as owner and VERDUGO TRUSTEE SERVICE CORPORATION 5280 CORPORATE DRIVE, , FREDERICK, MD 21703 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

COMMERCIAL CREDIT CORPORATION NOW KNOWN AS CITIFINANCIAL, INC.
On November 5th, 2004

By: 
MERHL GIBSON, Vice-President

Verdugo Trustee
Service Corporation

P.O. Box 9443
Gaithersburg, Maryland 20898-9443



*SWA*SWACITM*11/04/2004 07:32:00 AM* CITM02CITM0000000000000001134666* NVDOUGL* 2800260115998 NVDOUGL_TRUST_SUB **PM2CITM*

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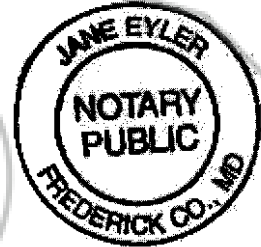
BK1104PG07669

STATE OF Maryland
COUNTY OF Frederick

On November 5th, 2004, before me, Jane Eyer, 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 5th, 2004


KRISTIN E. CARE, VICE PRESIDENT

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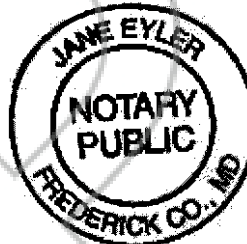
STATE OF Maryland
COUNTY OF Frederick

On November 5th, 2004, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared KRISTIN E. CARE , 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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BK1104PG07671