19/

Assessor's/Tax ID No. 07-111-27

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To: DONALD M DUTY P O BOX 4501 STATELINE, NV 89449-0000 REQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO., NEVADA

2004 DEC -6 AM 8: 34

WERNER CHRISTEN RECORDER

PAID K 2 DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0121420573 "DUTY" Lender ID:5502/1658431822 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: 06/09/1992, made by DONALD M. DUTY AND LORETTA DUTY, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with FOUNDERS TITLE COMPANY as Trustee, for the benefit of SILVER SIERRA MORTGAGE, INC., ITS SUCCESSORS AND / OR ASSIGNS as Beneficiary, which said Deed of Trust was recorded 06/24/1992 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 692 Page/Folio: 4225 as Instrument No.: 281702 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: 156 AYNES COURT, STATELINE, NV 89449-0000

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 23rd, 2004

MERHL GIBSON, Vice-President

CORPORATE

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Maryland COUNTY OF Frederick

On November 23rd, 2004, before me, V. ROBIN RAU, a Notary Public in and for Frederick in the State of Maryland, personally appeared MERHL GIBSON, 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,

V. ROBIN RAU

Notary Expires: 12/31/2007



(This area for notarial seal)

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 23rd, 2004

GERALDINE SIMPSON, VICE PRESIDENT

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WITNESS my hand and official seal,

V. ROBIN RAU

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