ja,

Assessor's/Tax ID No. 1320-33-816-058

Recording Requested By:

VERDUGO TRUSTEE SERVICE CORPORATION

POBOX 9443, Gaithersburg MD

When Recorded Return To:

20898-9989

TODD HALL

1419 CHILTERN COURT GARDNERVILLE, NV 89410 Verduço Truster

IN OFFICIAL RECORDS OF

DOUGLAS CO. NEVADA

2004 DEC -7 PM 3: 44

WERNER CHRISTEN RECORDER

19 PAIDK 2 DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0013339482 "HALL" Lender ID:7503/440116972 Douglas, Nevada MERS #: 100070300001941480 VRU #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC is the Owner and Holder of the Note secured by the Deed of Trust Dated: 12/08/2003, made by TODD HALL AND JODY KWACHAK, HUSBAND AND WIFE as Trustor, with GREENHEAD INVESTMENTS, INC., A CALIFORNIA CORPORATION as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary, which said Deed of Trust was recorded 12/16/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1203 Page/Folio: 07257 as Instrument No.: 0599717 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: 1419 CHILTERN COURT, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC 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;

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC On November 22nd, 2004

A. JANE SHOWS,

Vice-President

SEAL 29

*SP1*SP1CITM*11/16/2004 09:37:00 PM* CITM01CITM000000000000001174952* NVDQUGL* 0013339482 NVDQUGL_TRUST_SUB **ASCITM*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Maryland COUNTY OF Frederick

On November 22nd, 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



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 22nd, 2004

GERALDINE SIMPSON, VICE PRESIDENT

*SP1*SP1CITM*11/16/2004 09:37:00 PM* CITM01CITM0000000000000001174952* NVDOUGL* 0013339482 NVDOUGL_TRUST_SUB **ASCITM*

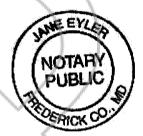
STATE OF Maryland COUNTY OF Frederick

On November 22nd, 2004, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared GERALDINE SIMPSON, 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



\$P1\$P1CITM*11/16/2004 09:37:00 PM* CITM01CITM0000000000001174952* NVDOUGL* 0013339482 NVDOUGL_TRUST_SUB **ASCITM*