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Assessor's/Tax ID No. 1420-07-812-001

REQUESTED BY  
Citifinancial  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

Recording Requested By:  
CITIFINANCIAL MORTGAGE COMPANY, INC.

2004 DEC 14 AM 8:13

WERNER CHRISTEN  
RECORDER

\$19<sup>00</sup> PAID KJ DEPUTY

When Recorded Return To:  
STEVEN YOUNG  
965 DESERT COURT  
CARSON CITY, NV 89705

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

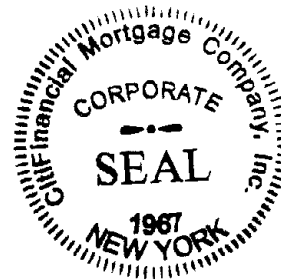
CITIFINANCIAL MORTGAGE CORPORATION #:0004626925 "YOUNG" Lender  
ID:11122/0000307883165 Douglas, Nevada PIF: 11/10/2004  
CITIFINANCIAL MORTGAGE CO., INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 03/27/2002, made by STEVEN YOUNG AND PHYLLIS YOUNG, HUSBAND AND WIFE as Trustor, with FIRST AMERICAN TITLE COMPANY OF NEVADA as Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION, D/B/A MCGUIRE MORTGAGE as Beneficiary, which said Deed of Trust was recorded 04/02/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0402 Page/Folio: 00569 as Instrument No.: 0538592 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 : 965 DESERT COURT, CARSON CITY, NV 89705

IN WITNESS WHEREOF, CITIFINANCIAL MORTGAGE CO., INC. 5280 CORPORATE DRIVE, DEPT. 1020, FREDERICK, MD 21703 as owner and VERDUGO TRUSTEE SERVICE CORPORATION P.O. BOX 9443, DEPT. 1020/ CFMC, GAITHERSBURG, MD 20898-9443 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

CITIFINANCIAL MORTGAGE CO., INC.  
On December 1st, 2004

By: [Signature]  
SHARON E. WILLIAMS, Vice-President




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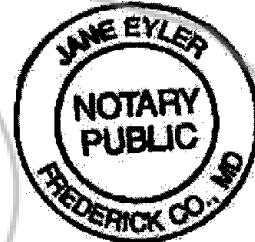
BK1204PG05839

STATE OF Maryland  
COUNTY OF Frederick

On December 1st, 2004, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared SHARON E. WILLIAMS, 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,

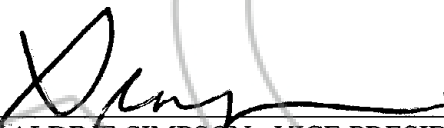
WITNESS my hand and official seal,

  
\_\_\_\_\_  
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 December 1st, 2004

  
\_\_\_\_\_  
GERALDINE SIMPSON, VICE PRESIDENT


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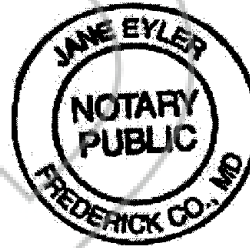
BK1204PG05840

STATE OF Maryland  
COUNTY OF Frederick

On December 1st, 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



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