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DOC # 0633711
01/05/2005 08:36 AM Deputy: KLJ
OFFICIAL RECORD
Requested By:
VERDUGO TRUSTEE SERVICE

Assessor's/Tax ID No. 05-123-27

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

Douglas County - NV
Werner Christen - Recorder
Page: 1 of 3 Fee: 19.00
BK-0105 PG- 1284 RPTT: 0.00

✓ When Recorded Return To:
JEFFREY A GARDNER
PO BOX 4242
STATELINE, NV 89449-4242



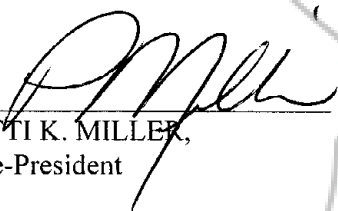
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:6080039592 "GARDNER" Lender ID:1258/6080039592 Douglas, Nevada
CITIMORTGAGE, INC. F/K/A CITICORP MORTGAGE, INC. is the Owner and Holder of the Note
secured by the Deed of Trust Dated: 10/08/1996 , made by JEFFREY A. GARDNER as Trustor, with
WESTWOOD ASSOCIATES as Trustee, for the benefit of WEYERHAEUSER MORTGAGE
COMPANY as Beneficiary, which said Deed of Trust was recorded 10/14/1996 in the Office of the
County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1096 Page/Folio: 2424 as Instrument
No.: 398710 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 : 610 PHARRIS LANE, ZEPHYR COVE, NV 89448

IN WITNESS WHEREOF, CITIMORTGAGE, INC. F/K/A CITICORP MORTGAGE, 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;

CITIMORTGAGE, INC. F/K/A CITICORP MORTGAGE, INC.
On December 27th, 2004

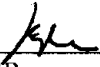
By: 
PATTI K. MILLER,
Vice-President



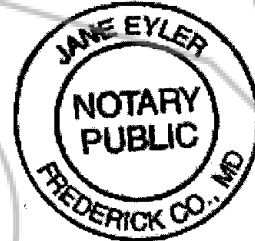
STATE OF Maryland
COUNTY OF Frederick

On December 27th, 2004, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared PATTI K. MILLER, 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 27th, 2004




GERALDINE SIMPSON, VICE PRESIDENT

STATE OF Maryland
COUNTY OF Frederick

On December 27th, 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

