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Assessor's/Tax ID No. 1320-36-001-009

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:
✓ TIMOTHY SCOTT GHAN
1510 SALTBUSH CT
GARDNERVILLE, NV 89410

DOC # 0635019
01/24/2005 10:02 AM Deputy: KLJ
OFFICIAL RECORD
Requested By:
VERDUGO TRUSTEE SERVICE

Douglas County - NV
Werner Christen - Recorder
Page: 1 of 3 Fee: 19.00
BK-0105 PG- 7810 RPTT: 0.00




SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0013133655 "GHAN" Lender ID:101/0013133655 Douglas, Nevada
CITIMORTGAGE, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated:
09/19/2003 , made by TIMOTHY SCOTT GHAN AND BEVERLY S GHAN HUSBAND AND WIFE
as Trustor, with NONE GIVEN as Trustee, for the benefit of NATIONAL CITY MORTGAGE CO as
Beneficiary, which said Deed of Trust was recorded 09/26/2003 in the Office of the County Recorder of
Douglas State of Nevada, in Book/Reel/Liber: 0903 Page/Folio: 14816 as Instrument No.: 591430
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 : 1510 SALTBUSH COURT, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, CITIMORTGAGE, 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.
On January 14th, 2005


By: 
MERHL GIBSON, Vice-President

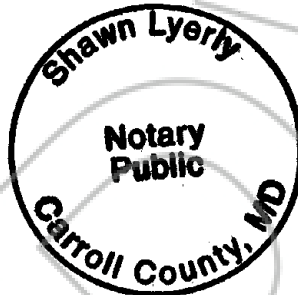


STATE OF Maryland
COUNTY OF Carroll

On January 14th, 2005, before me, SHAWN LYERLY, a Notary Public in and for Carroll 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,

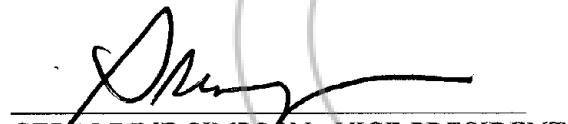

SHAWN LYERLY
Notary Expires: 10/06/2008



(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 persons legally entitled thereto all estate now held by it under said Deed of Trust.


By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee
On January 14th, 2005

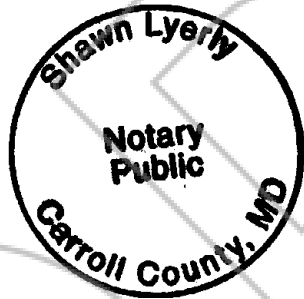

GERALDINE SIMPSON, VICE PRESIDENT

STATE OF Maryland
COUNTY OF Carroll

On January 14th, 2005, before me, SHAWN LYERLY, a Notary Public in and for Carroll in the State of Maryland, personally appeared GERALDINE SIMPSON, 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,


SHAWN LYERLY
Notary Expires: 10/06/2008



(This area for notarial seal)