19

Assessor's/Tax ID No. 1220-21-810-157

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:
SUSAN S WILKERSON
617 RENEE CT
GARDNERVILLE, NV 89460

DOC # 0637848
03/01/2005 08:33 AM Deputy: KLJ
OFFICIAL RECORD
Requested By:
VERDUGO TRUSTEE SERVICE

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 3 Fee: BK-0305 PG-00083 RPTT:



19.00

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:2000213489 "WILKERSON" Lender ID:680/1681738307 Douglas, Nevada

CITIBANK (NEVADA), N.A. BY AND THROUGH ITS ATTORNEY IN FACT CITIMORTGAGE, INC. F/K/A CITICORP MORTGAGE, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 05/14/2002, made by SUSAN S. WILKERSON, AN UNMARRIED WOMAN AND DR. COURTENAY HEADLAND A MARRIED PERSON as Trustor, with FIRST AMERICAN TITLE COMPANY as Trustee, for the benefit of CITIBANK (NEVADA) N.A. as Beneficiary, which said Deed of Trust was recorded 05/31/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0502 Page/Folio: 10098 as Instrument No.: 0543510 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: 617 RENEE CT, GARDNERVILLE, NV 89410-8446

IN WITNESS WHEREOF, CITIBANK (NEVADA), N.A. BY AND THROUGH ITS ATTORNEY IN FACT 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;

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

CITIBANK (NEVADA), N.A. BY AND THROUGH ITS ATTORNEY IN FACT CITIMORTGAGE, INC. F/K/A CITICORP MORTGAGE, INC. POA: 03/26/1990 in Book/Reel/Liber: 390 Page/Folio: 3006

On February 23rd, 2005

By:

MERHL GIBSON, Vice-President

SEAL

STATE OF Maryland COUNTY OF Frederick

On February 23rd, 2005, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared MERHL GIBSON, 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 ZYLER

Notary Expires: 11/01/2005

NOTARY PUBLIC PUBLIC

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.

*KK1*KK1CITM*02/03/2005 05:14:00 AM* CITM01CITM000000000000001291589* NVDOUGL* 2000213489 NVDOUGL_TRUST_SUB **ASCITM*

0637848 Page: 2 Of 3

BK- 0305 PG- 84 03/01/2005 SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee On February 23rd, 2005

GERALDINE SIMPSON . VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On February 23rd, 2005, 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

NOTARY PUBLIC PUBLIC

*KK1*KK1CITM*02/03/2005 05:14:00 AM* CITM01CITM000000000000001291589* NVDOUGL* 2000213489 NVDOUGL_TRUST_SUB **ASCITM*

BK- 0305 PG- 85 03/01/2005