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OFFICIAL RECORD

Requested By:

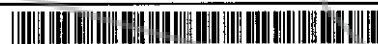
VERDUGO TRUSTEE SERVICE

Assessor's/Tax ID No. 1320-33-718-005

Recording Requested By:  
VERDUGO TRUSTEE SERVICE CORPORATION

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 Of 3 Fee: 19.00  
BK-0305 PG-11688 RPTT: 0.00

When Recorded Return To:  
DAVID J VILES  
1374 HASTINGS LANE  
GARDNERVILLE, NV 89410



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

Network Branch #:2800260145805 "VILES" Douglas, Nevada PIF: 03/01/2005  
CITIFINANCIAL, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated:  
01/29/2004 , made by DAVID J. VILES AND KIMBERLY A. VILES, HUSBAND AND WIFE, AS  
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP as Trustor, with STEWART TITLE OF  
NEVADA as Trustee, for the benefit of CITIFINANCIAL, INC. as Beneficiary, which said Deed of Trust  
was recorded 02/02/2004 in the Office of the County Recorder of Douglas State of Nevada, in  
Book/Reel/Liber: 0204 Page/Folio: 00415 as Instrument No.: 0603589 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 : 1374 HASTINGS LANE, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, CITIFINANCIAL, INC. 5280 CORPORATE DRIVE, FREDERICK,  
MD 21703 as owner and VERDUGO TRUSTEE SERVICE CORPORATION 5280 CORPORATE  
DRIVE, , FREDERICK, MD 21703 as Substituted Trustee, have caused this instrument to be executed,  
each in its respective interest;

CITIFINANCIAL, INC.  
On March 15th, 2005

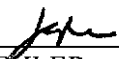
By:   
MERHL GIBSON, Vice-President

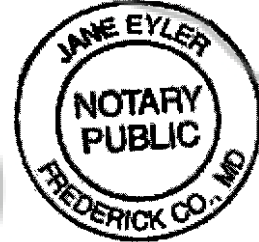


STATE OF Maryland  
COUNTY OF Frederick

On March 15th, 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 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.

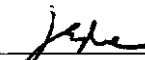
By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee  
On March 15th, 2005

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

STATE OF Maryland  
COUNTY OF Frederick

On March 15th, 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

