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Assessor's/Tax ID No. 1420-07-611-036

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To: BARBARA GRATER 3549 SHADOW LANE CARSON CITY, NV 89705 DOC # 0643645 05/06/2005 08:08 AM Deputy: KLJ OFFICIAL RECORD Requested By: VERDUGO TRUSTEE SERVICE

> Douglas County - NV Werner Christen - Recorder

Page: 1 Of 3 Fee: BK-0505 PG-02284 RPTT:

19.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0003991307 "GRATER" Lender ID:3016/961443553 Douglas, Nevada CITIMORTGAGE, INC. SUCCESSOR IN INTEREST BY MERGER TO PRINCIPAL RESIDENTIAL MORTGAGE, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 09/02/2003, made by BARBARA GRATER, AN UNMARRIED WOMAN as Trustor, with ZIONS FIRST NATIONAL BANK, N.A. as Trustee, for the benefit of ZIONS FIRST NATIONAL BANK, A NATIONAL ASSOCIATION as Beneficiary, which said Deed of Trust was recorded 09/09/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0903 Page/Folio: 04406 as Instrument No.: 0589316 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: 3549 SHADOW LANE, CARSON CITY, NV 89705

IN WITNESS WHEREOF, CITIMORTGAGE, INC. SUCCESSOR IN INTEREST BY MERGER TO PRINCIPAL RESIDENTIAL MORTGAGE, INC. 5280 CORPORATE DRIVE, MC 22-528-1020, FREDERICK, MD 21703 as owner and VERDUGO TRUSTEE SERVICE CORPORATION DEPT 1020/532705, POBOX 9443, GAITHERSBURG, MD 20898-9443 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

CITIMORTGAGE, INC. SUCCESSOR IN INTEREST BY MERGER TO PRINCIPAL RESIDENTIAL MORTGAGE, INC.
On April 28th, 2005



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Maryland COUNTY OF Frederick

On April 28th, 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

NOTARY 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.

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee On April 28th, 2005

GERALDINE M SIMPSON, VICE PRESIDENT

*SVA*SVACITM*04/27/2005 06:36:00 AM* CITM01CITM0000000000001407814* NVDOUGL* 0003991307 NVDOUGL_TRUST_SUB **RRACITM*

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BK- 0505 PG- 2285 05/06/2005 STATE OF Maryland COUNTY OF Frederick

On April 28th, 2005, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared GERALDINE M 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

*SVA*SVACITM*04/27/2005 06:36:00 AM* CITM01CITM00000000000000001407814* NVDOUGL* 0003991307 NVDOUGL_TRUST_SUB **RRACITM*

BK- 0505 PG- 2286 05/06/2005