Assessor's/Tax ID No. 1420-34-610-010

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To: CYNTHIA L MCEACHIN 2712 KALEB CT MINDEN, NV 89423 DOC # 0646670 06/13/2005 11:36 AM Deputy: KLJ OFFICIAL RECORD Requested By: VERDUGO TRUSTEE SERVICE

> Douglas County - NV Werner Christen - Recorder

> > 19.00

0.00

Page: 1 Of 3 Fee: BK-0605 PG-4998 RPTT:



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0770318128 "MCEACHIN" Lender ID:101/0770318128 Douglas, Nevada MERS #: 100015902040272195 VRU #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC is the Owner and Holder of the Note secured by the Deed of Trust Dated: 05/14/2004, made by CYNTHIA L. MCEACHIN AND GORDON C. MCEACHIN WIFE AND HUSBAND as Trustor, with JOHN L. MATTHEWS as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary, which said Deed of Trust was recorded 05/19/2004 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0504 Page/Folio: 08758 as Instrument No.: 0613514 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: 2712 KALEB COURT, MINDEN, NV 89423

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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;

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC On June 3rd, 2005

By: ______ MERHL GIBSON, Vice-President



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

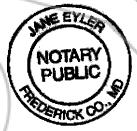
STATE OF Maryland COUNTY OF Frederick

On June 3rd, 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 EXCER

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

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee On June 3rd, 2005

GERALDINE M SIMPSON, VICE PRESIDENT

*SH2*SH2CITM*06/01/2005 03:20:00 PM* CITM01CITM0000000000000001501996* NVDOUGL* 0770318128 NVDOUGL_TRUST_SUB **ASCITM*

0646670 Page: 2 Of 3

BK- 0605 PG- 4999 06/13/2005

STATE OF Maryland COUNTY OF Frederick

On June 3rd, 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,

IANE EYLER

Notary Expires: 11/01/2005



*SH2*SH2CITM*06/01/2005 03:20:00 PM* CITM01CITM0000000000001501996* NVDOUGL* 0770318128 NVDOUGL_TRUST_SUB **ASCITM*