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DOC # 0647892
06/27/2005 11:33 AM Deputy: KLJ

OFFICIAL RECORD

Requested By:

VERDUGO TRUSTEE SERVICE

Assessor's/Tax ID No. 1320-30-211-060

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 3 Fee: 19.00
BK-0605 PG-11972 RPTT: 0.00



When Recorded Return To:
ANDREW J WINANS
846 CEDARWOOD CT
MINDEN, NV 89423



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0013125791 "WINANS" Lender ID:101/0013125791 Douglas, Nevada
MERS #: 100032700004746835 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: 07/24/2003 , made by ANDREW J. WINANS AND CATHERINE A. WINANS, HUSBAND & WIFE as Trustor, with C.C.M.C CO., A CALIFORNIA CORPORATION as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary, which said Deed of Trust was recorded 07/30/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0703 Page/Folio: 15953 as Instrument No.: 0584917 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 : 846 CEDARWOOD 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 15th, 2005


By: _____
MERHL GIBSON, Vice-President



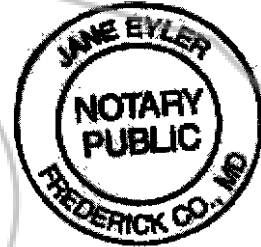
STATE OF Maryland
COUNTY OF Frederick

On June 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 June 15th, 2005




GERALDINE M SIMPSON, VICE PRESIDENT

STATE OF Maryland
COUNTY OF Frederick

On June 15th, 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

