Assessor's/Tax ID No. 0521207

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:
HAROLD E BOREN JR
1609 MICHAEL LN
PACIFIC PLSDS, CA 90272

DOC # 0654408
09/07/2005 09:40 AM Deputy: KLJ
OFFICIAL RECORD
Requested By:
VERDUGO TRUSTEE SERVICE

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 3 Fee: BK-0905 PG-1957 RPTT:

19.00 0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0003753960 "BOREN, JR." Lender ID:3016/147129702 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: 12/16/1997, made by HAROLD E. BOREN, JR. AND ANNE M. BOREN, HUSBAND AND WIFE as Trustor, with FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, for the benefit of PROVIDENT FUNDING ASSOCIATES, L.P., A CALIFORNIA LIMITED PARTNERSHIP as Beneficiary, which said Deed of Trust was recorded 12/30/1997 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1297 Page/Folio: 5351 as Instrument No.: 429382 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: 191 LAKE SHORE BLVD #58, ZEPHYR COVE, NV 89448

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, P O BOX 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 August 31st, 2005

By: MERHL GIBSON, Vice-President

SEAL YORK

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Maryland COUNTY OF Frederick

On August 31st, 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 pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee On August 31st, 2005

GERALDINE M SIMPSON, VICE PRESIDENT

*DS8*DS8CITM*08/12/2005 02:27:00 PM* CITM01CITM000000000000001690804* NVDOUGL* 0003753960 NVDOUGL_TRUST_SUB **ASCITM*

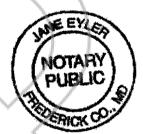
STATE OF Maryland COUNTY OF Frederick

On August 31st, 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 EYLEK

Notary Expires: 11/01/2005



BK- 0905 PG- 1959