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DOC # 0660605  
11/14/2005 12:50 PM Deputy: KLJ

OFFICIAL RECORD  
Requested By:  
VERDUGO TRUSTEE SERVICE

Assessor's/Tax ID No. 1420-32-001-011

Recording Requested By:  
VERDUGO TRUSTEE SERVICE CORPORATION

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 OF 3 Fee: 19.00  
BK-1105 PG- 5679 RPTT: 0.00

When Recorded Return To:  
LINDA JUNE BETEAG  
2705 BILLYS RD  
MINDEN, NV 89423



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

CITIMORTGAGE, INC. #:0626323680 "BETEAG" Lender ID:7780/11997087 Douglas, Nevada  
MERS #: 100025440000618774 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: 10/28/2002 , made by MICHAEL PHILIP BETEAG AND LINDA JUNE BETEAG, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with WESTERN TITLE COMPANY as Trustee, for the benefit of FRANKLIN FINANCIAL as Beneficiary, which said Deed of Trust was recorded 11/05/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1102 Page/Folio: 01695 as Instrument No.: 0556976 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 : 2705 BILLY'S ROAD, 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 November 3rd, 2005


By: \_\_\_\_\_  
MERHL GIBSON, Vice-President

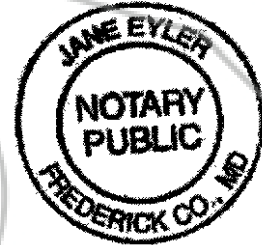


STATE OF Maryland  
COUNTY OF Frederick

On November 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 EYLER  
Notary Expires: 11/01/2009



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 November 3rd, 2005


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



STATE OF Maryland  
COUNTY OF Frederick

On November 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,

  
\_\_\_\_\_  
JANE EYLER  
Notary Expires: 11/01/2009

