Assessor's/Tax ID No. 1420-08-210-008

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To: JOE D MILLETT 1002 HAYSTACK DR CARSON CITY, NV 89705 DOC # 0660690 11/15/2005 09:28 AM Deputy: KLJ OFFICIAL RECORD Requested By: VERDUGO TRUSTEE SERVICE

> Douglas County - NV Werner Christen - Recorder

Page: 1 Of 3 Fee: BK-1105 PG-6268 RPTT:

19.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Network Branch #:2800260202705 "MILLETT" Douglas, Nevada PIF: 10/19/2005 CITIFINANCIAL, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 07/17/2003, made by JOE D. MILLETT AND SHELLI E. MILLETT, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP as Trustor, with STEWART TITLE as Trustee, for the benefit of CITIFINANCIAL, INC. as Beneficiary, which said Deed of Trust was recorded 07/22/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0703 Page/Folio: 09779 as Instrument No.: 0583988 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: 1002 HAYSTACK DR, CARSON CITY, NV 89705

IN WITNESS WHEREOF, CITIFINANCIAL, INC. 5280 CORPORATE DRIVE, FREDERICK, MD 21703 as owner and VERDUGO TRUSTEE SERVICE CORPORATION 5280 CORPORATE DRIVE, FREDERICK, MD 21703 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

By:

MERHL GIBSON, Vice-President

CITIFINANCIAL, INC.
On November 4th, 2005

By:

MERHL GIBSON, Vice-President

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Maryland COUNTY OF Carroll

On November 4th, 2005, before me, SHAWN LYERLY, a Notary Public in and for Carroll County in the State of Maryland, personally appeared MERHL GIBSON, Vice-President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

SHAWN LYERL

Notary Expires: 10/06/2008

Shawn Lyerty Notary Public Carroll County, MD

(This area for notarial seal)

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 November 4th, 2005

GERALDINE M SIMPSON, VICE PRESIDENT

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STATE OF Maryland COUNTY OF Carroll

On November 4th, 2005, before me, SHAWN LYERLY, a Notary Public in and for Carroll County in the State of Maryland, personally appeared GERALDINE M SIMPSON, VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

SHAWNLYERLY

Notary Expires: 10/06/2008

Shawn Lyerly Notary Public Carroll County, MD

(This area for notarial seal)

*PP5*PP5CITM*11/03/2005 11:48:00 PM* CITM02CITM000000000000001849981* NVDOUGL* 2800260202705 NVDOUGL_TRUST_SUB **CDCITM*

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