Assessor's/Tax ID No. 1219-15-001-091

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To: RICKY V RAO PO BOX 6656 GARDNERVILLE, NV 89460 DOC # 0663862 12/20/2005 03:53 PM Deputy: BO OFFICIAL RECORD Requested By: VERDUGO TRUSTEE SERVICE

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 3 Fee: BK-1205 PG- 9125 RPTT.

19.00





SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0001821241 "RAO" Lender ID:5518/1680501149 Douglas, Nevada CITIMORTGAGE, INC. SUCCESSOR BY MERGER TO FIRST NATIONWIDE MORTGAGE CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 02/14/2002, made by RICKY V RAO AND LUCILLE J RAO, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with LAWRENCE P. WASHINGTON as Trustee, for the benefit of FIRST NATIONWIDE MORTGAGE CORPORATION DBA CAL FED LENDING as Beneficiary, which said Deed of Trust was recorded 06/26/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0602 Page/Folio: 08601 as Instrument No.: 0545687 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: 911 BOLLEN CIR, GARDNERVILLE, NV 89410-6514

IN WITNESS WHEREOF, CITIMORTGAGE, INC. SUCCESSOR BY MERGER TO FIRST NATIONWIDE MORTGAGE CORPORATION 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 BY MERGER TO FIRST NATIONWIDE MORTGAGE CORPORATION
On December 7th, 2005

By:_______MERHL GIBSON, Vice-President

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Maryland COUNTY OF Carroll

On December 7th, 2005, before me, Shawn Lyerly, a Notary Public in and for Carroll 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 Eyerly

Notary Expires: 10/06/2008



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 December 7th, 2005

GERALDINE M SIMPSON, VICE PRESIDENT

*PDD*PDDCITM*11/30/2005 12:49:00 AM* CITM01CITM0000000000000001902683* NVDOUGL* 0001821241 NVDOUGL_TRUST_SUB **ASCITM*

0663862 Page: 2 Of 3

BK- 1205 PG- 9126 12/20/2005

STATE OF Maryland COUNTY OF Carroll

On December 7th, 2005, before me, Shawn Lyerly, a Notary Public in and for Carroll 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 hard and official seal,

Shawn Lyerly

Notary Expires: 10/06/2008



*PDD*PDDCITM*11/30/2005 12:49:00 AM* CITM01CITM00000000000000001902683* NVD0UGL* 0001821241 NVD0UGL_TRUST_SUB **ASCITM*