Assessor's/Tax ID No. 1418-11-110-003

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To: STUART J KAMILLE PO BOX 1968 ZEPHYR COVE, NV 89448

DOC 01/10/2006 02:56 PM Deputy: KLJ OFFICIAL RECORD Requested By: VERDUGO TRUSTEE SERVICE

> Douglas County - NV Werner Christen - Recorder

Fee:

Of 3 Page: 1 PG-03025 RPTT: BK-0106

19.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0626312674 "KAMILLE" Lender ID:7795/14514863 Douglas, Nevada MERS #: 100025440000749983 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: 12/12/2002, made by STUART J. KAMILLE AND KATHLEEN R. KAMILLE, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP as Trustor, with UNITED TITLE COMPANY as Trustee, for the benefit of FRANKLIN FINANCIAL as Beneficiary, which said Deed of Trust was recorded 01/06/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0103 Page/Folio: 01078 as Instrument No.: 0562842 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: 2137 THE BACK ROAD, GLENBROOK, NV 89413

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 December 21st, 2005

MERHL GIBSON, Vice-President



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Maryland COUNTY OF Frederick

On December 21st, 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

NOTARY PUBLIC

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 21st, 2005

GERALDINE M SIMPSON, VICE PRESIDENT

*DSE*DSECITM*12/06/2005 02:03:00 AM* CITM01CITM00000000000000001920462* NVDOUGL* 0626312674 NVDOUGL_TRUST_SUB **ASCITM*

0665324 Page: 2 Of 3

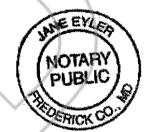
BK- 0106 PG- 3026 STATE OF Maryland COUNTY OF Frederick

On December 21st, 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



*DSE*DSECITM*12/06/2005 02:03:00 AM* CITM01CITM00000000000000001920462* NVDOUGL* 0626312674 NVDOUGL_TRUST_SUB **ASCITM*

BK- 0106 PG- 3027 1/10/2006