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DOC # 0666291
01/24/2006 09:26 AM Deputy: KLJ
OFFICIAL RECORD
Requested By:
VERDUGO TRUSTEE SERVICE

Assessor's/Tax ID No. 1320-30-211-019

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 3 Fee: 19.00
BK-0106 PG- 7501 RPTT: 0.00

When Recorded Return To:
RONALD W GEPHART
836 MAHOGANY DR
MINDEN, NV 89423



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0008444960 "GEPHART" Lender ID:3015/723800920 Douglas, Nevada
MERS #: 100070300002273958 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: 05/20/2004 , made by RONALD W. GEPHART AND JUDITH A. GEPHART, HUSBAND AND WIFE as Trustor, with GREENHEAD INVESTMENTS, INC., A CALIFORNIA CORPORATION as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC as Beneficiary, which said Deed of Trust was recorded 06/03/2004 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0604 Page/Folio: 01501 as Instrument No.: 0615068 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 : 836 MAHOGANY DR., 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 January 13th, 2006

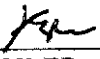
By: _____
MERHL GIBSON, Vice-President



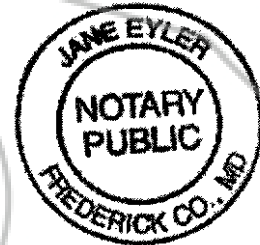
STATE OF Maryland
COUNTY OF Frederick

On January 13th, 2006, 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 January 13th, 2006



GERALDINE M SIMPSON, VICE PRESIDENT

